

Report Date

28.06.2019

Report Currency

EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

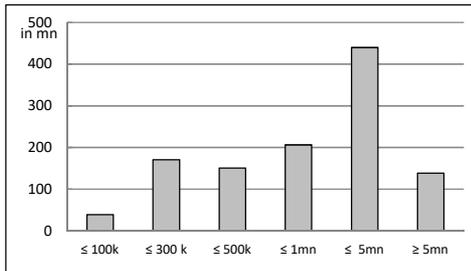
CRD/ UCITS compliant				Ja
Share of ECB eligible cover assets (in % of total cover pool)				n.p.
Total amount of outstanding issues	in mn			927,2
Total amount of cover assets	in mn			1.149,9
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	A2	A-	0	
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0	
Number of loans				2.617
Number of borrowers				1.163
Number of guarantors				243
Average exposure per borrower	in mn			1,0
Average loan amount	in mn			0,4
Share of non-performing loans with at least 90 days past due (% of primary cover pool)				0%
Share of 10 largest loans (% of primary cover pool)				10%
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)				14%
Share of bullet loans (% of primary cover pool)				11%
Share of loans in foreign currency (% of primary cover pool)				8%
Share of issues in foreign currency (% of primary cover pool)				0%
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)				14%
Nominal over-collateralisation (total cover pool / outstanding issues in %)				23%
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)				16%
Number of issues				23
Average issue size	in mn			40,54

2. INFORMATION ON PRIMARY COVER POOL

display unit in mn - except "number"

2.1 Distribution by loan size

Primary cover pool by loan size	volume	number
≤ 300.000	209	1.680
thereof 0 - 100.000	39	775
thereof 100.000 - 300.000	171	905
300.000 - 5.000.000	796	923
thereof 300.000 - 500.000	150	393
thereof 500.000 - 1.000.000	206	298
thereof 1.000.000 - 5.000.00	440	232
≥ 5.000.000	138	14
Total	1.143	2.617



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	Volumen
FX derivatives in cover pool	Nein
nominal of FX derivatives	0

Primary cover pool	Volumen
in EUR	1.047
in CHF	97
in USD	0
in JPY	0
Other	0
Total	1.143

Issues	volume
in EUR	932
in CHF	0
in USD	0
in JPY	0
Other	0
Total	932

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.143	100%
Austria	1.143	100%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	0	0%
Greece	0	0%
Hungary	0	0%
Ireland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%
Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	1.143	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	22	2%	2%
Lower Austria	299	26%	26%

Upper Austria	286	25%	25%
Salzburg	33	3%	3%
Tyrol	28	2%	2%
Styria	308	27%	27%
Carinthia	59	5%	5%
Burgenland	36	3%	3%
Vorarlberg	72	6%	6%
Total	1.143	100%	100%

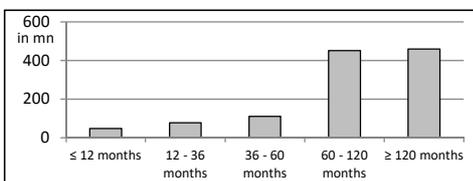
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	18	2%
Direct claim against region / federal state	8	1%
Direct claim against municipality	768	67%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	112	10%
Claim with guarantee of municipality	226	20%
Others	10	1%
Total	1.143	100%

2.5 Seasoning

WA seasoning (in years)	9,6
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Seasoning	volume	%
≤ 12 months	48	4%
12 - 36 months	77	7%
36 - 60 months	110	10%
60 - 120 months	450	39%
≥ 120 months	458	40%
Total	1.143	100%



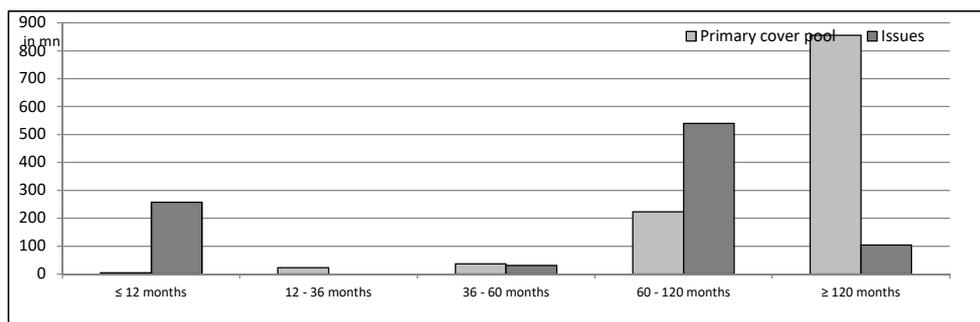
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	14,5
WA residual life of issues (final legal maturity)	6,6

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	5	0%
12 - 36 months	24	2%
36 - 60 months	37	3%
60 - 120 months	223	19%
≥ 120 months	855	75%
Total	1.143	100%

Issues	volume	%
≤ 12 months	257	28%
12 - 36 months	0	0%
36 - 60 months	31	3%
60 - 120 months	540	58%
≥ 120 months	104	11%
Total	932	100%



2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no

Primary cover pool	volume
Variable, fixed rate during the year	983
Fixed rate, 1 - 2 years	3
Fixed rate, 2 - 5 years	7
Fixed rate, > 5 years	151
Total	1.143

Issues	volume
Variable, fixed rate during the year	257
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	31
Fixed rate, > 5 years	644
Total	932

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
Total	0
Additional cover pool (in % of cover assets)	0%

Bonds by volume	volume	number
≤ 1.000.000	0	
1.000.000 - 5.000.000	0	
≥ 5.000.000	0	0
Total	0	A-

Additional cover pool by currencies	volume	%
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	0	0%

Regional distribution of additional cover pool	volume	%
EU member states	0	0%
Austria	0	0%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	0	0%
Greece	0	0%
Hungary	0	0%
Ireland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%

Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	0	0%