

Report Date
Report Currency

30.06.2020
EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

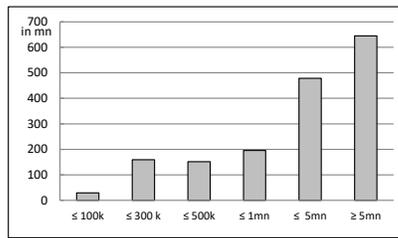
CRD/ UCITS compliant			yes
Share of ECB eligible cover assets (in % of total cover pool)			n.p.
Total amount of outstanding issues	in mn		1.497,3
Total amount of cover assets	in mn		1.659,7
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans			2.210
Number of borrowers			1.063
Number of guarantors			344
Average exposure per borrower	in mn		1,6
Average loan amount	in mn		0,8
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)			33%
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)			15%
Share of bullet loans (% of primary cover pool)			34%
Share of loans in foreign currency (% of primary cover pool)			6%
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)			46%
Nominal over-collateralisation (total cover pool / outstanding issues in %)			11%
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)			28%
Number of issues			19
Average issue size	in mn		78,81

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	189	1.415
thereof 0 - 100.000	29	561
thereof 100.000 - 300.000	159	854
300.000 - 5.000.000	826	910
thereof 300.000 - 500.000	152	391
thereof 500.000 - 1.000.000	195	285
thereof 1.000.000 - 5.000.000	479	234
≥ 5.000.000	645	32
Total	1.660	2.357



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	Volumen
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	Volumen
in EUR	1.552
in CHF	108
in USD	0
in JPY	0
Other	0
Total	1.660

Issues	volume
in EUR	1.497
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.497

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.644	99%
Austria	1.644	99%
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	16	1%
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	1.660	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	35	2%	2%
Lower Austria	339	21%	20%
Upper Austria	380	23%	23%
Salzburg	25	2%	2%
Tyrol	21	1%	1%
Styria	467	28%	28%
Carinthia	213	13%	13%
Burgenland	39	2%	2%
Vorarlberg	125	8%	8%
Total	1.644	100%	99%

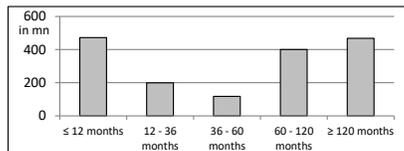
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	46	3%
Direct claim against region / federal state	322	19%
Direct claim against municipality	756	46%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	158	10%
Claim with guarantee of municipality	349	21%
Others	28	2%
Total	1.660	100%

2.5 Seasoning

WA seasoning (in years)	6,8
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Seasoning	volume	%
≤ 12 months	473	28%
12 - 36 months	200	12%
36 - 60 months	118	7%
60 - 120 months	401	24%
≥ 120 months	468	28%
Total	1.660	100%



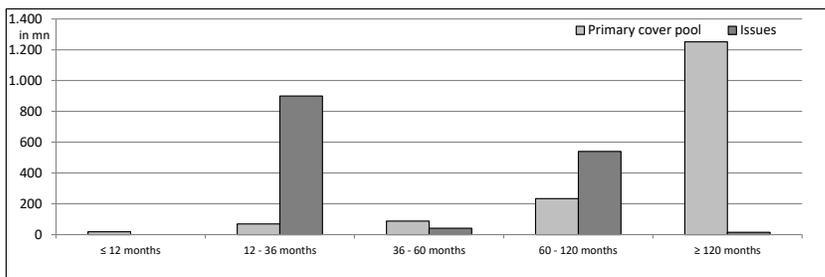
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	13,9
WA residual life of issues (final legal maturity)	3,7

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	18	1%
12 - 36 months	69	4%
36 - 60 months	88	5%
60 - 120 months	233	14%
≥ 120 months	1.251	75%
Total	1.660	100%

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	900	60%
36 - 60 months	42	3%
60 - 120 months	540	36%
≥ 120 months	15	1%
Total	1.497	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	874
Fixed rate, 1 - 2 years	59
Fixed rate, 2 - 5 years	64
Fixed rate, > 5 years	663
Total	1.660

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	942
Fixed rate, > 5 years	555
Total	1.497

3. INFORMATION ON ADDITIONAL COVER POOL

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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%