

Report Date

30.09.2020

Report Currency

EUR

## Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

## 1. OVERVIEW

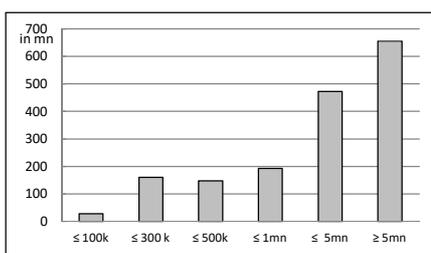
CRD/ UCITS compliant				yes
Share of ECB eligible cover assets (in % of total cover pool)				n.p.
Total amount of outstanding issues	in mn			1.497,6
Total amount of cover assets	in mn			1.656,5
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	A2	A-	0	
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0	
Number of loans				2.188
Number of borrowers				1.079
Number of guarantors				348
Average exposure per borrower	in mn			1,5
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)				14%
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)				48%
Nominal over-collateralisation (total cover pool / outstanding issues in %)				11%
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)				31%
Number of issues				19
Average issue size	in mn			78,82

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	1.269
thereof 0 - 100.000	29	469
thereof 100.000 - 300.000	160	800
300.000 - 5.000.000	812	886
thereof 300.000 - 500.000	147	380
thereof 500.000 - 1.000.000	192	276
thereof 1.000.000 - 5.000.000	473	230
≥ 5.000.000	656	33
<b>Total</b>	<b>1.656</b>	<b>2.188</b>



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	1.551
in CHF	106
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.656</b>

Issues	volume
in EUR	1.498
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.498</b>

2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>1.656</b>	<b>100%</b>
Austria	1.624	98%
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	32	2%
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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
Switzerland	0	0%
<b>Total</b>	<b>1.656</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	30	2%	2%
Lower Austria	336	21%	20%
Upper Austria	377	23%	23%
Salzburg	27	2%	2%
Tyrol	20	1%	1%
Styria	467	29%	28%
Carinthia	210	13%	13%
Burgenland	39	2%	2%
Vorarlberg	119	7%	7%
<b>Total</b>	<b>1.624</b>	<b>100%</b>	<b>98%</b>

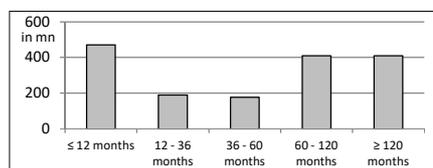
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	78	5%
Direct claim against region / federal state	317	19%
Direct claim against municipality	751	45%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	155	9%
Claim with guarantee of municipality	326	20%
Others	30	2%
<b>Total</b>	<b>1.656</b>	<b>100%</b>

#### 2.5 Seasoning

WA seasoning (in years)	6,1
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Seasoning	volume	%
≤ 12 months	471	28%
12 - 36 months	190	11%
36 - 60 months	176	11%
60 - 120 months	409	25%
≥ 120 months	410	25%
<b>Total</b>	<b>1.656</b>	<b>100%</b>



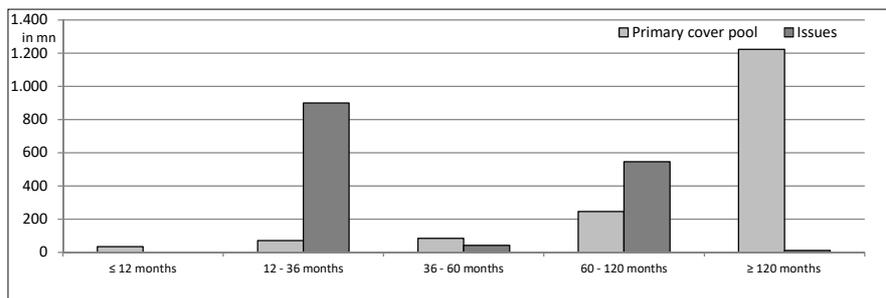
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	13,6
WA residual life of issues (final legal maturity)	3,4

##### Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	33	2%
12 - 36 months	70	4%
36 - 60 months	84	5%
60 - 120 months	246	15%
≥ 120 months	1.223	74%
<b>Total</b>	<b>1.656</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	900	60%
36 - 60 months	43	3%
60 - 120 months	545	36%
≥ 120 months	10	1%
<b>Total</b>	<b>1.498</b>	<b>100%</b>



#### 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	865
Fixed rate, 1 - 2 years	74
Fixed rate, 2 - 5 years	63
Fixed rate, > 5 years	654
<b>Total</b>	<b>1.656</b>

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	943
Fixed rate, > 5 years	555
<b>Total</b>	<b>1.498</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

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

<b>Bonds by volume</b>	<b>volume</b>	<b>number</b>
≤ 1.000.000	0	
1.000.000 - 5.000.000	0	
≥ 5.000.000	0	0
<b>Total</b>	<b>0</b>	<b>A-</b>

<b>Additional cover pool by currencies</b>	<b>volume</b>	<b>%</b>
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>

<b>Regional distribution of additional cover pool</b>	<b>volume</b>	<b>%</b>
<b>EU member states</b>	<b>0</b>	<b>0%</b>
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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
<b>Switzerland</b>	<b>0</b>	<b>0%</b>
<b>Total</b>	<b>0</b>	<b>0%</b>