

Report Date	31.03.2017
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

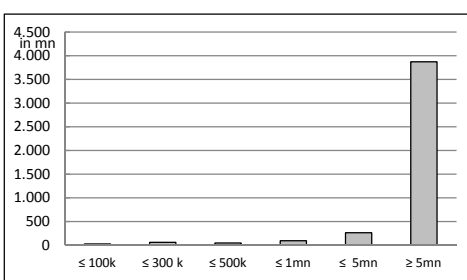
CRD/ UCITS compliant	yes		
Share of ECB eligible cover assets (in % of total cover pool)	5%		
Total amount of outstanding issues	in mn	3.456,0	
Total amount of cover assets	in mn	4.346,5	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	A
Cover pool rating	Aa1	NR	NR
Number of loans	1.261		
Number of borrowers	459		
Number of guarantors	112		
Average exposure per borrower	in mn	9,5	
Average loan amount	in mn	3,4	
Share of non-performing loans with at least 90 days past due (% of primary cover pool)	0,00%		
Share of 10 largest loans (% of primary cover pool)	52%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	k.A.		
Share of bullet loans (% of primary cover pool)	10%		
Share of loans in foreign currency (% of primary cover pool)	2%		
Share of issues in foreign currency (% of primary cover pool)	3%		
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 %)	26%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	33%		
Number of issues	73		
Average issue size	in mn	47,3	

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	78	784
thereof 0 - 100.000	22	477
thereof 100.000 - 300.000	56	307
300.000 - 5.000.000	397	370
thereof 300.000 - 500.000	46	118
thereof 500.000 - 1.000.000	93	128
thereof 1.000.000 - 5.000.00	257	124
≥ 5.000.000	3.872	107
Total	4.347	1.261



2.2 Distribution by currencies after cover pool FX derivatives

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

Primary cover pool	volume
in EUR	4.258
in CHF	89
in USD	0
in JPY	0
Other	0
Total	4.347

Issues	volume
in EUR	3.362
in CHF	93
in USD	0
in JPY	0
Other	0
Total	3.456

2.3 Regional distribution

Regional distribution	volume	%
EU member states	4.347	100%
Austria	4.294	99%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	13	0%
Denmark	0	0%
Estonia	0	0%
Finland	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	20	0%
Portugal	0	0%
Romania	0	0%
Slovakia	20	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	4.347	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	39	1%	1%
Vienna	250	6%	6%
Lower Austria	3.824	89%	88%

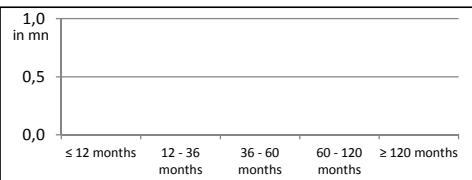
Upper Austria	56	1%	1%
Salzburg	0	0%	0%
Tyrol	0	0%	0%
Styria	86	2%	2%
Carinthia	2	0%	0%
Burgenland	32	1%	1%
Vorarlberg	5	0%	0%
Total	4.294	100%	99%

2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	92	2%
Direct claim against region / federal state	1.553	36%
Direct claim against municipality	315	7%
Claim with guarantee of sovereign	53	1%
Claim with guarantee of region / federal state	2.117	49%
Claim with guarantee of municipality	216	5%
Others	0	0%
Total	4.347	100%

2.5 Seasoning

WA seasoning (in years)			n.a.
Seasoning	volume	%	
≤ 12 months	n.a.		
12 - 36 months	n.a.		
36 - 60 months	n.a.		
60 - 120 months	n.a.		
≥ 120 months	n.a.		
Total	0	0%	

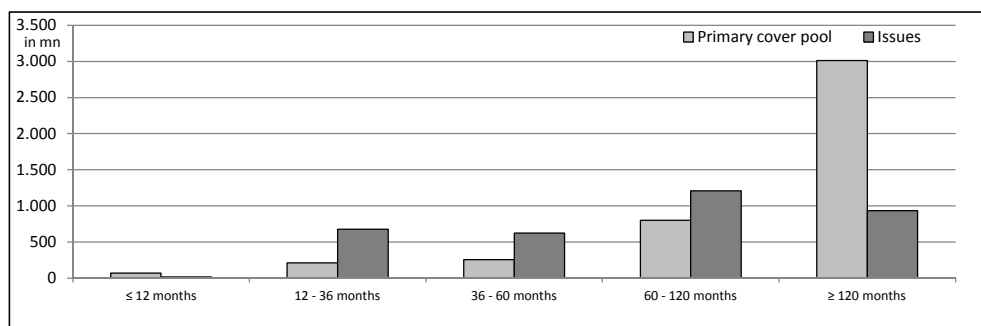


2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	10,1
WA residual life (final legal maturity)	14,2
WA residual life of issues (final legal maturity)	7,5

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%	Issues	volume	%
≤ 12 months	69	2%	≤ 12 months	15	0%
12 - 36 months	209	5%	12 - 36 months	676	20%
36 - 60 months	253	6%	36 - 60 months	625	18%
60 - 120 months	802	18%	60 - 120 months	1.206	35%
≥ 120 months	3.013	69%	≥ 120 months	935	27%
Total	4.347	100%	Total	3.456	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	Issues	volume
Variable, fixed rate during the year	2.268	Variable, fixed rate during the year	57
Fixed rate, 1 - 2 years	20	Fixed rate, 1 - 2 years	59
Fixed rate, 2 - 5 years	98	Fixed rate, 2 - 5 years	1.221
Fixed rate, > 5 years	1.959	Fixed rate, > 5 years	2.118
Total	4.347	Total	3.456

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 total issues)	0%

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

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%