

Report Date

30.03.2018

Report Currency

EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

## 1. OVERVIEW

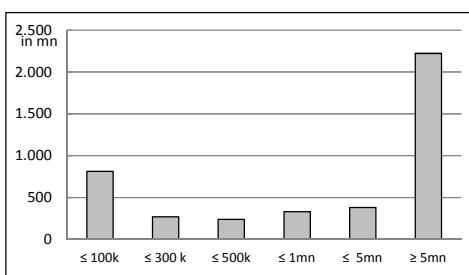
CRD/ UCITS compliant	Yes		
Share of ECB eligible cover assets (in % of total cover pool)	9%		
Total amount of outstanding issues	in mn	3.412,9	
Total amount of cover assets	in mn	4.329,8	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	n.r.	n.r.	A
Cover pool rating	Aa1	n.r.	n.r.
Number of loans	49.643		
Number of borrowers	45.368		
Number of guarantors	112		
Average exposure per borrower	in mn	0,1	
Average loan amount	in mn	0,1	
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)	19%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	51%		
Share of bullet loans (% of primary cover pool)	9%		
Share of loans in foreign currency (% of primary cover pool)	2%		
Share of issues in foreign currency (% of primary cover pool)	2%		
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 %)	27%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	38%		
Number of issues	70		
Average issue size	in mn	48,76	

## 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	1.080	48.212
thereof 0 - 100.000	811	46.803
thereof 100.000 - 300.000	269	1.409
300.000 - 5.000.000	954	1.321
thereof 300.000 - 500.000	239	619
thereof 500.000 - 1.000.000	333	486
thereof 1.000.000 - 5.000.000	382	216
≥ 5.000.000	2.224	105
<b>Total</b>	<b>4.258</b>	<b>49.638</b>



### 2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	
FX derivatives in cover pool	No
nominal of FX derivatives	

Primary cover pool	volume
in EUR	4.179
in CHF	79
in USD	
in JPY	
Other	
<b>Total</b>	<b>4.258</b>

Issues	volume
in EUR	3.328
in CHF	85
in USD	
in JPY	
Other	
<b>Total</b>	<b>3.413</b>

### 2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>4.258</b>	<b>100%</b>
Austria	4.238	100%
Belgium		0%
Bulgaria		0%
Croatia		0%
Cyprus		0%
Czech Republic		0%
Denmark		0%
Estonia		0%
Finland		0%
France		0%
Germany		0%
Greece		0%
Hungary		0%
Ireland		0%
Italy		0%
Latvia		0%
Lithuania		100%
Luxembourg		0%
Malta		0%
Poland	20	0%
Portugal		0%
Romania		0%
Slovakia		0%
Slovenia		0%
Spain		0%
Sweden		0%
The Netherlands		0%
UK		0%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Iceland		0%
Liechtenstein		0%
Norway		0%
<b>other countries</b>	<b>0%</b>	<b>0%</b>
<b>Switzerland</b>	<b>0%</b>	<b>0%</b>
<b>Total</b>	<b>4.258</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	278	7%	7%
Lower Austria	3.833	90%	90%
Upper Austria	54	1%	1%

Salzburg	1	0%	0%
Tyrol	0	0%	0%
Styria	39	1%	1%
Carinthia	5	0%	0%
Burgenland	24	1%	1%
Vorarlberg	4	0%	0%
<b>Total</b>	<b>4.238</b>	<b>100%</b>	<b>100%</b>

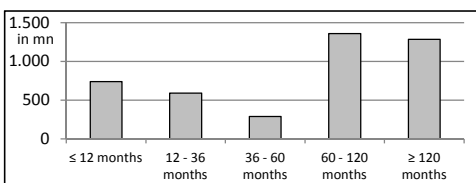
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	20	0%
Direct claim against region / federal state	1.573	37%
Direct claim against municipality	332	8%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	2.019	47%
Claim with guarantee of municipality	209	5%
Others	107	3%
<b>Total</b>	<b>4.258</b>	<b>100%</b>

#### 2.5 Seasoning

WA seasoning (in years)	6,2
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Seasoning	volume	%
≤ 12 months	738	17%
12 - 36 months	589	14%
36 - 60 months	287	7%
60 - 120 months	1.360	32%
≥ 120 months	1.284	30%
<b>Total</b>	<b>4.258</b>	<b>100%</b>



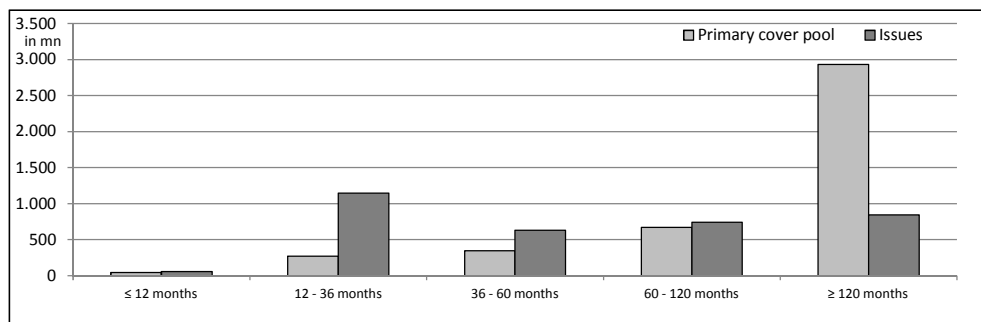
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	9,4
WA residual life (final legal maturity)	15,3
WA residual life of issues (final legal maturity)	6,4

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

Primary cover pool	volume	%
≤ 12 months	41	1%
12 - 36 months	271	6%
36 - 60 months	343	8%
60 - 120 months	669	16%
≥ 120 months	2.934	69%
<b>Total</b>	<b>4.258</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	57	2%
12 - 36 months	1.146	34%
36 - 60 months	629	18%
60 - 120 months	739	22%
≥ 120 months	841	25%
<b>Total</b>	<b>3.413</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	2.226
Fixed rate, 1 - 2 years	10
Fixed rate, 2 - 5 years	124
Fixed rate, > 5 years	1.897
<b>Total</b>	<b>4.258</b>

Issues	volume
Variable, fixed rate during the year	100
Fixed rate, 1 - 2 years	591
Fixed rate, 2 - 5 years	1.164
Fixed rate, > 5 years	1.558
<b>Total</b>	<b>3.413</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	
Bonds	72
thereof National Bank eligible	60
<b>Total</b>	<b>72</b>
<b>Additional cover pool (in % of total issues)</b>	<b>2%</b>

Bonds by volume	volume	number
≤ 1.000.000		
1.000.000 - 5.000.000	8	2
≥ 5.000.000	64	5
<b>Total</b>	<b>72</b>	<b>7</b>

Additional cover pool by currencies	volume	%
EUR	72	100%
CHF		0%
USD		0%
JPY		0%
Other currencies		0%
<b>Total</b>	<b>72</b>	<b>100%</b>

Regional distribution of additional cover pool	Volumen	%
<b>EU member states</b>	<b>72</b>	<b>100%</b>
Austria	24	33%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	13	18%
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%
Lithuania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	35	49%

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>
Iceland	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>72</b>	<b>100%</b>