

Report Date	29.12.2017
Report Currency	EUR

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

## 1. OVERVIEW

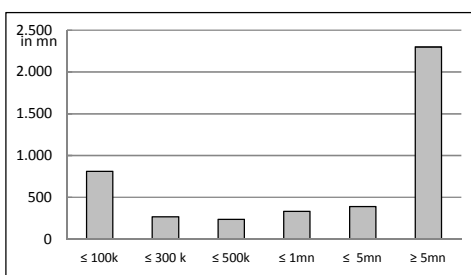
CRD/ UCITS compliant	Yes		
Share of ECB eligible cover assets (in % of total cover pool)	9%		
Total amount of outstanding issues	in mn	3.447,1	
Total amount of cover assets	in mn	4.409,5	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	n.r.	n.r.	A
Cover pool rating	Aa1	n.r.	n.r.
Number of loans	49.709		
Number of borrowers	45.505		
Number of guarantors	103		
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)	0,00%		
Share of 10 largest loans (% of primary cover pool)	20%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	50%		
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)	47%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	28%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	38%		
Number of issues	72		
Average issue size	in mn	47,88	

## 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	48.281
thereof 0 - 100.000	812	46.871
thereof 100.000 - 300.000	268	1.410
300.000 - 5.000.000	959	1.317
thereof 300.000 - 500.000	237	614
thereof 500.000 - 1.000.000	333	485
thereof 1.000.000 - 5.000.00	388	218
≥ 5.000.000	2.298	106
<b>Total</b>	<b>4.337</b>	<b>49.704</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	4.258
in CHF	80
in USD	
in JPY	
Other	
<b>Total</b>	<b>4.337</b>

Issues	volume
in EUR	3.362
in CHF	85
in USD	
in JPY	
Other	
<b>Total</b>	<b>3.447</b>

### 2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>4.337</b>	<b>100%</b>
Austria		0%
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	4.317	100%
Luxembourg	20	0%
Malta		0%
Poland		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>4.337</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria		0%	0%
Vienna	285	7%	7%
Lower Austria	3.906	90%	90%
Upper Austria	53	1%	1%

Salzburg	1	0%	0%
Tyrol	0	0%	0%
Styria	39	1%	1%
Carinthia	5	0%	0%
Burgenland	24	1%	1%
Vorarlberg	5	0%	0%
<b>Total</b>	<b>4.317</b>	<b>100%</b>	<b>100%</b>

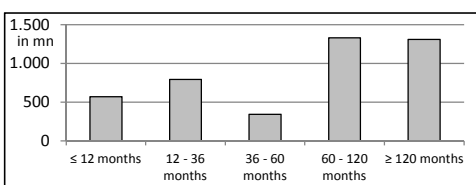
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	20	0%
Direct claim against region / federal state	1.654	38%
Direct claim against municipality	356	8%
Claim with guarantee of sovereign	53	1%
Claim with guarantee of region / federal state	2.045	47%
Claim with guarantee of municipality	210	5%
Others	0	0%
<b>Total</b>	<b>4.337</b>	<b>100%</b>

#### 2.5 Seasoning

<b>WA seasoning (in years)</b>	<b>6,2</b>
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Seasoning	volume	%
≤ 12 months	570	13%
12 - 36 months	790	18%
36 - 60 months	343	8%
60 - 120 months	1.328	31%
≥ 120 months	1.306	30%
<b>Total</b>	<b>4.337</b>	<b>100%</b>



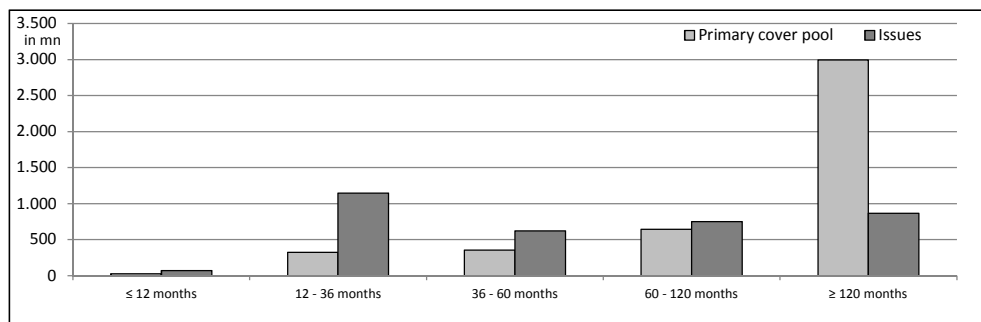
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	9,5
WA residual life (final legal maturity)	15,5
WA residual life of issues (final legal maturity)	6,7

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

Primary cover pool	volume	%
≤ 12 months	24	1%
12 - 36 months	322	7%
36 - 60 months	352	8%
60 - 120 months	645	15%
≥ 120 months	2.996	69%
<b>Total</b>	<b>4.337</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	69	2%
12 - 36 months	1.146	33%
36 - 60 months	619	18%
60 - 120 months	749	22%
≥ 120 months	864	25%
<b>Total</b>	<b>3.447</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	2.281
Fixed rate, 1 - 2 years	31
Fixed rate, 2 - 5 years	74
Fixed rate, > 5 years	1.952
<b>Total</b>	<b>4.337</b>

Issues	volume
Variable, fixed rate during the year	111
Fixed rate, 1 - 2 years	576
Fixed rate, 2 - 5 years	1.169
Fixed rate, > 5 years	1.591
<b>Total</b>	<b>3.447</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>