

Report Date	31.12.2015
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

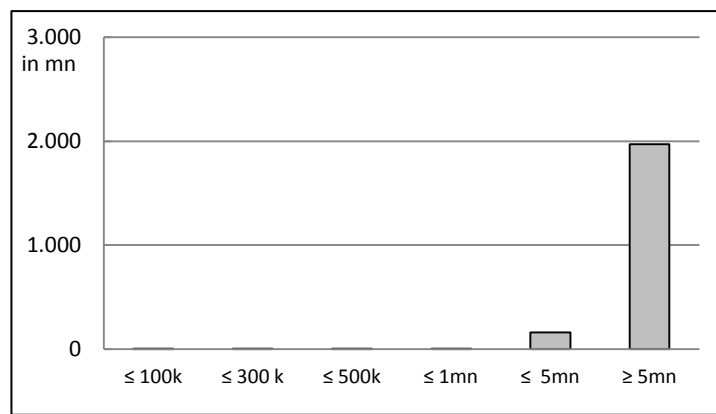
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	10%		
Total amount of outstanding issues	in mn	1.648,0	
Total amount of cover assets	in mn	2.142,9	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	BBB+	A-
Cover pool rating	NR	NR	AA-
Number of loans	115		
Number of borrowers	88		
Number of guarantors	N.A.		
Average exposure per borrower	in mn	24,4	
Average loan amount	in mn	18,6	
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)	80%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	18%		
Share of bullet loans (% of primary cover pool)	35%		
Share of loans in foreign currency (% of primary cover pool)	13%		
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)	73%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	30%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	40%		
Number of issues	7		
Average issue size	in mn	235,43	

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	2	12
thereof 0 - 100.000	0	3
thereof 100.000 - 300.000	2	9
300.000 - 5.000.000	172	74
thereof 300.000 - 500.000	5	14
thereof 500.000 - 1.000.000	6	9
thereof 1.000.000 - 5.000.000	161	51
≥ 5.000.000	1.969	29
Total	2.143	115



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	Nein
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.870
in CHF	248
in USD	14
in JPY	0
Other	11
Total	2.143

Issues	volume
in EUR	1.648
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.648

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.910	89%
EWR Staaten	0	0%
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
Sonstige Länder	0	0%
Schweiz	233	11%
Summe	2.143	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	100	6%	5%
Vienna	0	0%	0%
Lower Austria	39	2%	2%
Upper Austria	776	48%	36%
Salzburg	0	0%	0%
Tyrol	0	0%	0%
Styria	479	30%	22%
Carinthia	0	0%	0%
Burgenland	216	13%	10%
Vorarlberg	4	0%	0%
Total	1.613	100%	75%

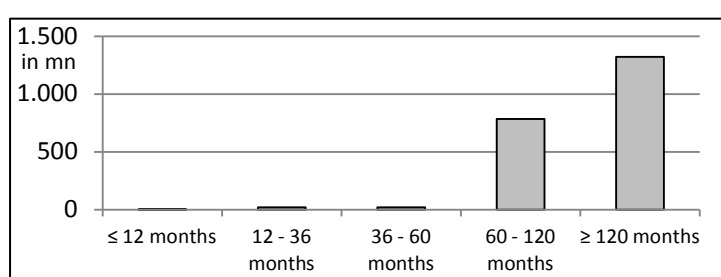
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	114	5%
Direct claim against region / federal state	1.547	72%
Direct claim against municipality	198	9%
Claim with guarantee of sovereign	100	5%
Claim with guarantee of region / federal state	135	6%
Claim with guarantee of municipality	49	2%
Others	0	0%
Total	2.143	100%

2.5 Seasoning

WA seasoning (in years)	11,5
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Seasoning	volume	%
≤ 12 months	1	0%
12 - 36 months	21	1%
36 - 60 months	19	1%
60 - 120 months	784	37%
≥ 120 months	1.319	62%
Total	2.143	100%



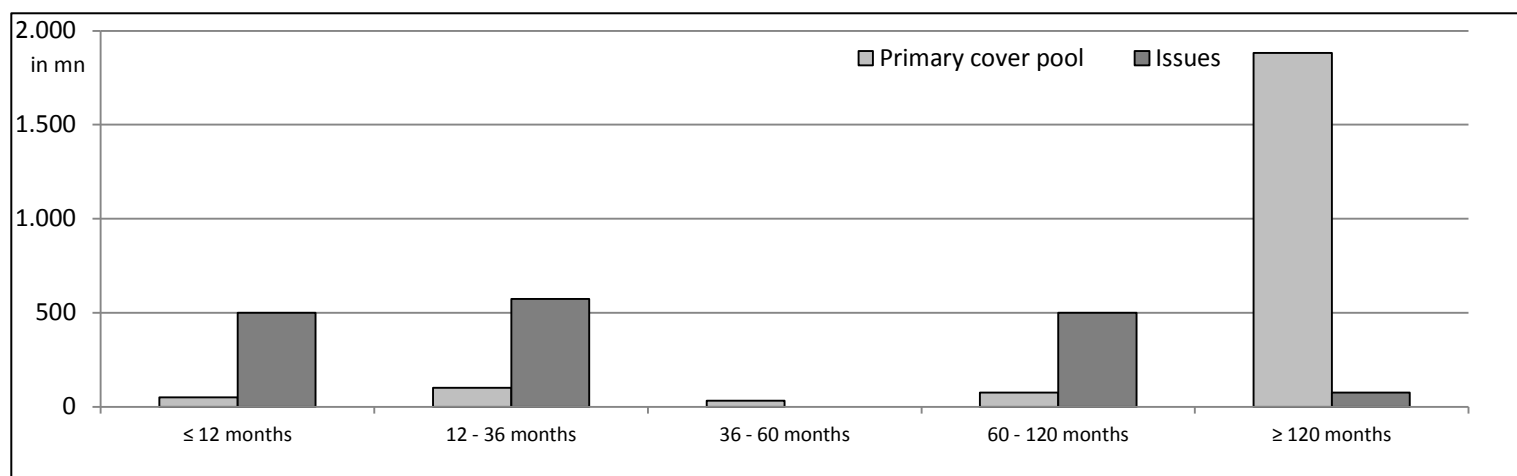
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	9,9
WA residual life (final legal maturity)	19,1
WA residual life of issues (final legal maturity)	3,4

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	51	2%
12 - 36 months	102	5%
36 - 60 months	33	2%
60 - 120 months	75	4%
≥ 120 months	1.881	88%
Total	2.143	100%

Issues	volume	%
≤ 12 months	500	30%
12 - 36 months	573	35%
36 - 60 months	0	0%
60 - 120 months	500	30%
≥ 120 months	75	5%
Total	1.648	100%



2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	Ja

Primary cover pool	volume
Variable, fixed rate during the year	644
Fixed rate, 1 - 2 years	116
Fixed rate, 2 - 5 years	22
Fixed rate, > 5 years	1.361
Total	2.143

Issues	volume
Variable, fixed rate during the year	635
Fixed rate, 1 - 2 years	13
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	500
Total	1.648

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

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%
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	0	0%
Estland	0	0%
Finnland	0	0%
Frankreich	0	0%
Griechenland	0	0%
Irland	0	0%
Italien	0	0%
Kroatien	0	0%
Lettland	0	0%
Litauen	0	0%
Luxemburg	0	0%
Malta	0	0%
Niederlande	0	0%
Österreich	0	0%
Polen	0	0%
Portugal	0	0%
Rumänien	0	0%
Schweden	0	0%
Slowakei	0	0%
Slowenien	0	0%

Spanien	0	0%
Tschechien	0	0%
Ungarn	0	0%
Vereinigtes Königreich	0	0%
Zypern	0	0%
EWR Staaten	0	0%
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
Sonstige Länder	0	0%
Schweiz	0	0%
Summe	0	0%

1. Überblick	Gesamtbetrag Emissionen in Umlauf	Nominale in Euro Gegenwart ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag; Nullkuponanleihen zum akuten, aufgezinnten Wert
	Gesamtbetrag der Deckungswerte (Gesamtdeckung)	Nominale Primärdeckung und Ersatzdeckung ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag
	Anteil der Forderungen in Zahlungsverzug von mind. 90 Tagen (% von Primärdeckung)	Forderungsnominale in Zahlungsverzug von mind. 90 Tagen
	Anzahl der Finanzierungen	
	Anteil EZB fähiger Forderungen und Wertpapiere (% der Gesamtdeckung)	Einschätzung der EZB Fähigkeit entsprechend den gültigen Regeln der EZB nach bestem Wissen und Gewissen der Bank
	Barwertige Überdeckung (BW Gesamtdeckung/ BW Emissionen im Umlauf in %)	BW der Gesamtdeckung wird nicht risikoadjustiert berechnet. Emissionsseite: ohne
2.1 Verteilung nach Kreditvolumen	je einzelne Forderung	Vorsorge für Verwaltungskosten und ev. Makro-Derivate.
2.6 Laufzeitenverteilung	ohne Berücksichtigung von vertraglichen Kündigungsrechten des Schuldners	