

Report Date	31.03.2017
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

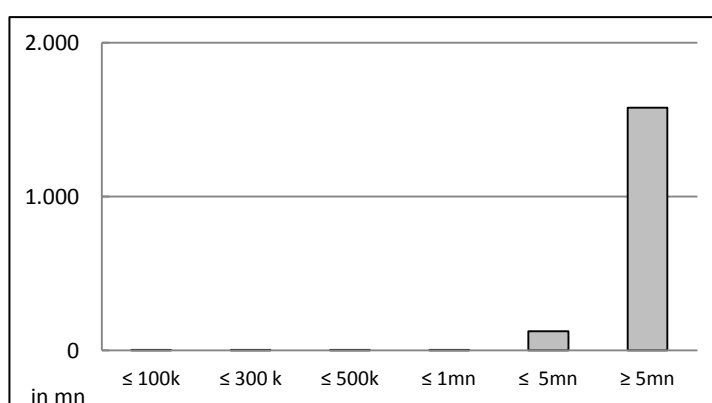
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	70%		
Total amount of outstanding issues	in mn	1.075,0	
Total amount of cover assets	in mn	1.708,7	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	BBB+	A-
Cover pool rating	NR	NR	AA-
Number of loans	83		
Number of borrowers	68		
Number of guarantors	N.A.		
Average exposure per borrower	in mn	25,1	
Average loan amount	in mn	20,6	
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)	84%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	21%		
Share of bullet loans (% of primary cover pool)	40%		
Share of loans in foreign currency (% of primary cover pool)	10%		
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)	67%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	59%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	74%		
Number of issues	3		
Average issue size	in mn	358,33	

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	3	13
thereof 0 - 100.000	0	3
thereof 100.000 - 300.000	2	10
300.000 - 5.000.000	129	50
thereof 300.000 - 500.000	2	6
thereof 500.000 - 1.000.000	3	5
thereof 1.000.000 - 5.000.000	123	39
≥ 5.000.000	1.578	20
Total	1.709	83



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	1.539
in CHF	156
in USD	14
in JPY	0
Other	0
Total	1.709

Issues	volume
in EUR	1.075
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.075

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.567	92%
Austria	1.286	75%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finland	0	0%
France	0	0%
Germany	267	16%
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	14	1%
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	142	8%
Summe	1.709	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	100	31%	6%
Vienna	0	0%	0%
Lower Austria	0	0%	0%
Upper Austria	0	0%	0%
Salzburg	0	0%	0%

Tyrol	0	0%	0%
Styria	0	0%	0%
Carinthia	0	0%	0%
Burgenland	216	68%	13%
Vorarlberg	3	1%	0%
Total	320	100%	19%

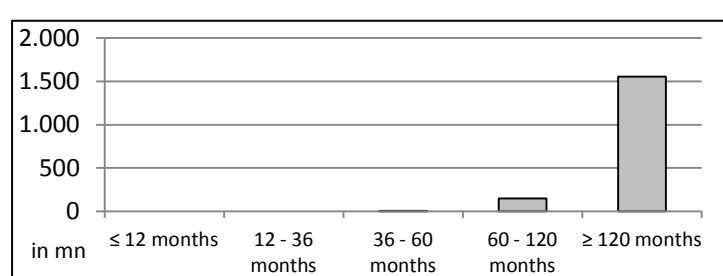
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	14	1%
Direct claim against region / federal state	1.207	71%
Direct claim against municipality	129	8%
Claim with guarantee of sovereign	100	6%
Claim with guarantee of region / federal state	226	13%
Claim with guarantee of municipality	32	2%
Others	0	0%
Total	1.709	100%

2.5 Seasoning

WA seasoning (in years)	12,6
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Seasoning	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	5	0%
60 - 120 months	148	9%
≥ 120 months	1.556	91%
Total	1.709	100%



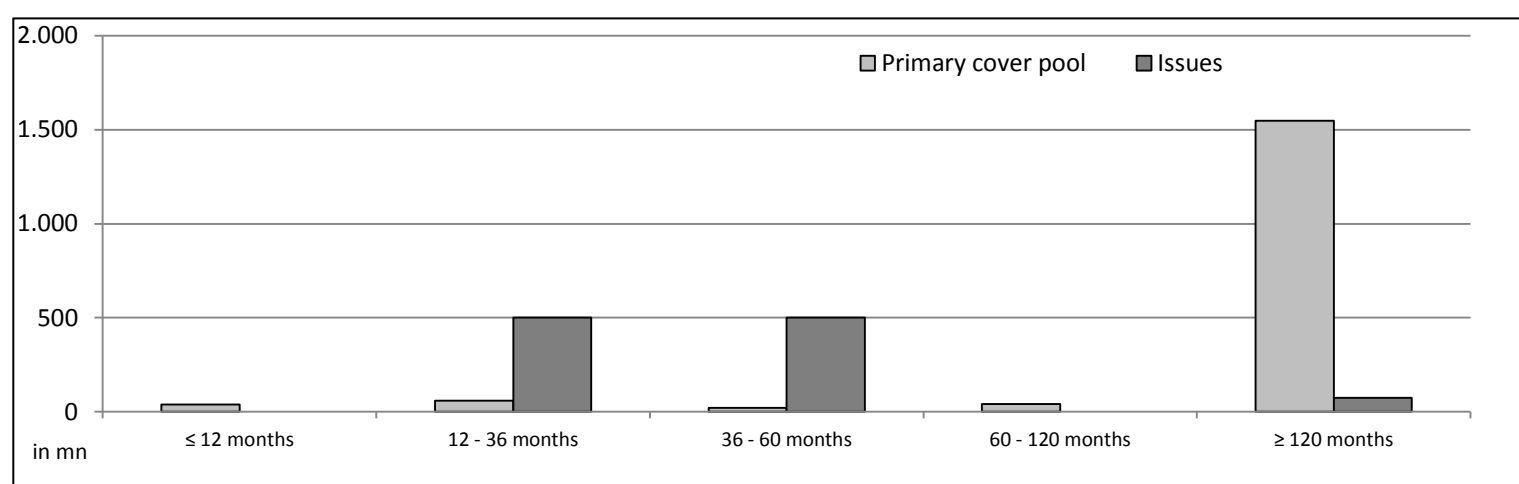
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	9,9
WA residual life (final legal maturity)	16,4
WA residual life of issues (final legal maturity)	3,8

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	38	2%
12 - 36 months	60	4%
36 - 60 months	21	1%
60 - 120 months	41	2%
≥ 120 months	1.549	91%
Total	1.709	100%

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	500	47%
36 - 60 months	500	47%
60 - 120 months	0	0%
≥ 120 months	75	7%
Total	1.075	100%



2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	Nein

Primary cover pool	volume
Variable, fixed rate during the year	566
Fixed rate, 1 - 2 years	10
Fixed rate, 2 - 5 years	8
Fixed rate, > 5 years	1.125
Total	1.709

Issues	volume
Variable, fixed rate during the year	75
Fixed rate, 1 - 2 years	500
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	0
Total	1.075

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 Vorsorge für Verwaltungskosten und ev. Makro-Derivate.
2.1 Verteilung nach Kreditvolumen	je einzelne Forderung	
2.6 Laufzeitenverteilung	ohne Berücksichtigung von vertraglichen Kündigungsrechten des Schuldners	