

Report Date	30.09.2017
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

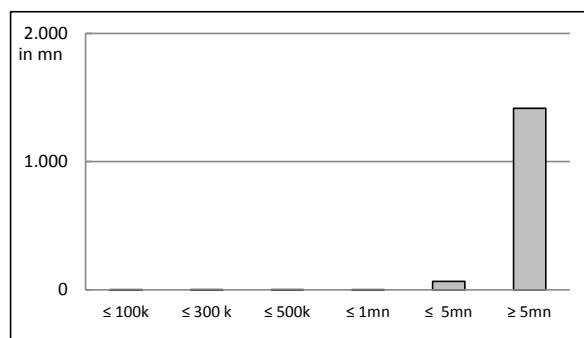
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	0%		
Total amount of outstanding issues	in mn	1.075,0	
Total amount of cover assets	in mn	1.489,4	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	A+	AA+
Cover pool rating	NR	NR	AA+
Number of loans	61		
Number of borrowers	50		
Number of guarantors	N.A.		
Average exposure per borrower	in mn	29,8	
Average loan amount	in mn	24,4	
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)	89%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	17%		
Share of bullet loans (% of primary cover pool)	34%		
Share of loans in foreign currency (% of primary cover pool)	6%		
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 %)	39%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	47%		
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	2	13
thereof 0 - 100.000	0	3
thereof 100.000 - 300.000	2	10
300.000 - 5.000.000	71	32
thereof 300.000 - 500.000	3	7
thereof 500.000 - 1.000.000	1	2
thereof 1.000.000 - 5.000.000	66	23
≥ 5.000.000	1.416	16
Total	1.489	61



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	1.402
in CHF	87
in USD	0
in JPY	0
Other	0
Total	1.489

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	1.415	95%
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	263	18%
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	1.152	77%
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	75	5%
Summe	1.489	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	100	9%	7%
Vienna	0	0%	0%
Lower Austria	35	3%	2%
Upper Austria	487	42%	33%
Salzburg	0	0%	0%
Tyrol	0	0%	0%
Styria	411	36%	28%
Carinthia	0	0%	0%
Burgenland	116	10%	8%
Vorarlberg	3	0%	0%
Total	1.152	100%	77%

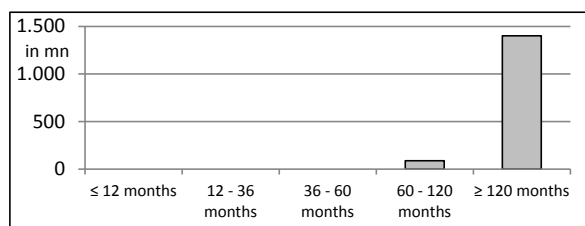
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	1.172	79%
Direct claim against municipality	64	4%
Claim with guarantee of sovereign	100	7%
Claim with guarantee of region / federal state	125	8%
Claim with guarantee of municipality	28	2%
Others	0	0%
Total	1.489	100%

2.5 Seasoning

WA seasoning (in years)	13,3
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Seasoning	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	0	0%
60 - 120 months	88	6%
≥ 120 months	1.401	94%
Total	1.489	100%



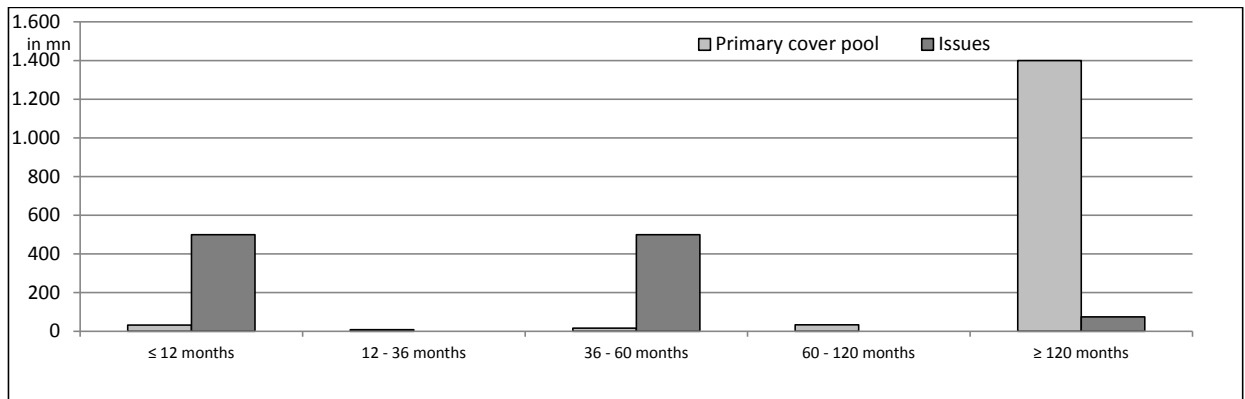
2.6 Distribution by tenor

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

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	32	2%
12 - 36 months	8	1%
36 - 60 months	17	1%
60 - 120 months	33	2%
≥ 120 months	1.400	94%
Total	1.489	100%

Issues	volume	%
≤ 12 months	500	47%
12 - 36 months	0	0%
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	no

Primary cover pool	volume
Variable, fixed rate during the year	397
Fixed rate, 1 - 2 years	10
Fixed rate, 2 - 5 years	4
Fixed rate, > 5 years	1.077
Total	1.489

Issues	volume
Variable, fixed rate during the year	575
Fixed rate, 1 - 2 years	0
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 Gegenwert ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag; Nullkuponanleihen zum aktuellen, 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	