

Report Date	30.12.2016
Report Currency	EUR

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

## 1. OVERVIEW

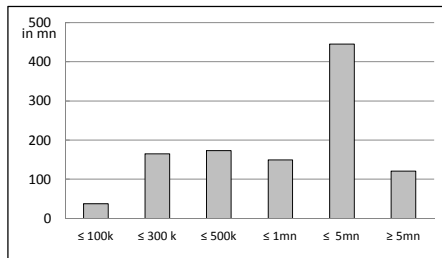
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	n.p.		
Total amount of outstanding issues	in mn	552,3	
Total amount of cover assets	in mn	1.092,8	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A3	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	2.474		
Number of borrowers	1.122		
Number of guarantors	250		
Average exposure per borrower	in mn	1,0	
Average loan amount	in mn	0,4	
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)	9%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	11%		
Share of bullet loans (% of primary cover pool)	6%		
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)	11%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	98%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	82%		
Number of issues	23		
Average issue size	in mn	24,01	

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	203	1.555
thereof 0 - 100.000	38	690
thereof 100.000 - 300.000	165	865
300.000 - 5.000.000	769	905
thereof 300.000 - 500.000	173	461
thereof 500.000 - 1.000.000	150	218
thereof 1.000.000 - 5.000.000	446	226
≥ 5.000.000	121	14
<b>Total</b>	<b>1.093</b>	<b>2.474</b>



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	949
in CHF	144
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.093</b>

Issues	volume
in EUR	552
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>552</b>

2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>1.093</b>	<b>100%</b>
Austria	1.093	100%
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	0	0%
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	0	0%
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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
Switzerland	0	0%
<b>Total</b>	<b>1.093</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	14	1%	1%
Lower Austria	287	26%	26%

Upper Austria	264	24%	24%
Salzburg	36	3%	3%
Tyrol	25	2%	2%
Styria	277	25%	25%
Carinthia	52	5%	5%
Burgenland	43	4%	4%
Vorarlberg	96	9%	9%
<b>Total</b>	<b>1.093</b>	<b>100%</b>	<b>100%</b>

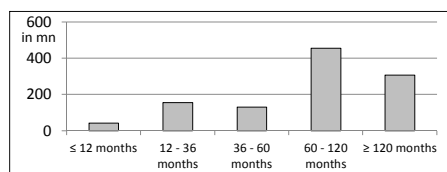
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	14	1%
Direct claim against municipality	752	69%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	78	7%
Claim with guarantee of municipality	233	21%
Others	15	1%
<b>Total</b>	<b>1.093</b>	<b>100%</b>

#### 2.5 Seasoning

<b>WA seasoning (in years)</b>	<b>7,9</b>
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Seasoning	volume	%
≤ 12 months	44	4%
12 - 36 months	155	14%
36 - 60 months	131	12%
60 - 120 months	455	42%
≥ 120 months	308	28%
<b>Total</b>	<b>1.093</b>	<b>100%</b>



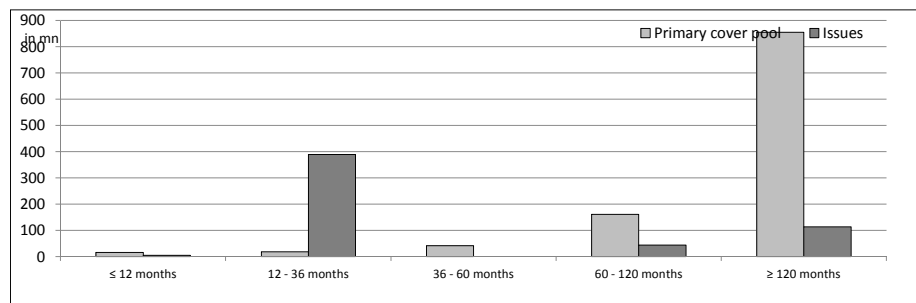
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	15,4
WA residual life of issues (final legal maturity)	5,8

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

Primary cover pool	volume	%
≤ 12 months	16	1%
12 - 36 months	19	2%
36 - 60 months	42	4%
60 - 120 months	161	15%
≥ 120 months	855	78%
<b>Total</b>	<b>1.093</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	5	1%
12 - 36 months	390	71%
36 - 60 months	0	0%
60 - 120 months	44	8%
≥ 120 months	114	21%
<b>Total</b>	<b>552</b>	<b>100%</b>



#### 2.7 Distribution by type of interest after cover pool IR derivatives

<b>IR derivatives</b>	
IR derivatives in cover pool	no

Primary cover pool	volume
Variable, fixed rate during the year	973
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	16
Fixed rate, > 5 years	102
<b>Total</b>	<b>1.093</b>

Issues	volume
Variable, fixed rate during the year	355
Fixed rate, 1 - 2 years	18
Fixed rate, 2 - 5 years	22
Fixed rate, > 5 years	158
<b>Total</b>	<b>552</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

<b>Overview</b>	<b>volume</b>
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
<b>Total</b>	<b>0</b>
<b>Additional cover pool (in % of cover assets)</b>	<b>0%</b>

<b>Bonds by volume</b>	<b>volume</b>	<b>number</b>
≤ 1.000.000	0	0
1.000.000 - 5.000.000	0	0
≥ 5.000.000	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

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

<b>Regional distribution of additional cover pool</b>	<b>volume</b>	<b>%</b>
<b>EU member states</b>	<b>0</b>	<b>0%</b>
Austria	0	0%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
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%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%

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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	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>0</b>	<b>0%</b>