

Report Date	30.06.2017
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

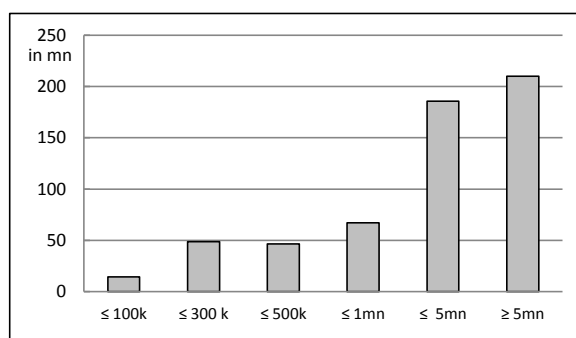
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	k.A.		
Total amount of outstanding issues	in mn	440.0	
Total amount of cover assets	in mn	572.3	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	Baa3	n.r.	BBB
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aa1	n.r.	n.r.
Number of loans	900		
Number of borrowers	333		
Number of garantors	k.A.		
Average exposure per borrower	in mn	1.7	
Average loan amount	in mn	0.6	
Share of non-performing loans with at least 90 days past due (% of primary cover pool)	0.0%		
Share of 10 largest loans (% of primary cover pool)	32%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)	16%		
Share of bullet loans (% of primary cover pool)	2.6%		
Share of loans in foreign currency (% of primary cover pool)	0.6%		
Share of issues in foreign currency (% of primary cover pool)	0.0%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)	32%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	30%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	k.A.		
Number of issues	10		
Average issue size	in mn	44.0	

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	63	578
thereof 0 - 100.000	14	313
thereof 100.000 - 300.000	49	265
300.000 - 5.000.000	299	307
thereof 300.000 - 500.000	46	120
thereof 500.000 - 1.000.000	67	96
thereof 1.000.000 - 5.000.00	186	91
≥ 5.000.000	210	15
Total	572	900



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	569
in CHF	3
in USD	0
in JPY	0
Other	0
Total	572

Issues	volume
in EUR	440
in CHF	0
in USD	0
in JPY	0
Other	0
Total	440

2.3 Regional distribution

Regional distribution	volume	%
EU member states	572	100%
Austria	572	100%
EEA member states	0	0%
other countries	0	0%
Switzerland	0	0%
Total	572	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	0	0%	0%
Lower Austria	38	7%	7%
Upper Austria	4	1%	1%
Salzburg	3	1%	1%
Tyrol	515	90%	90%
Styria	6	1%	1%
Carinthia	6	1%	1%
Burgenland	0	0%	0%
Vorarlberg	0	0%	0%
Total	572	100%	100%

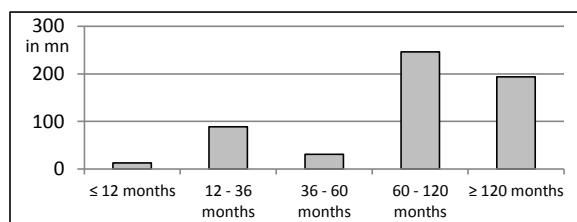
2.4 Distribution by type of borrower/ guarantor

Distribution by type of borrower/ guarantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	143	25%
Direct claim against municipality	287	50%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	0	0%
Claim with guarantee of municipality	142	25%
Others	0	0%
Total	572	100%

2.5 Seasoning

WA seasoning (in years)	9.1
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Seasoning	volume	%
≤ 12 months	13	2%
12 - 36 months	89	16%
36 - 60 months	31	5%
60 - 120 months	246	43%
≥ 120 months	194	34%
Total	572	100%



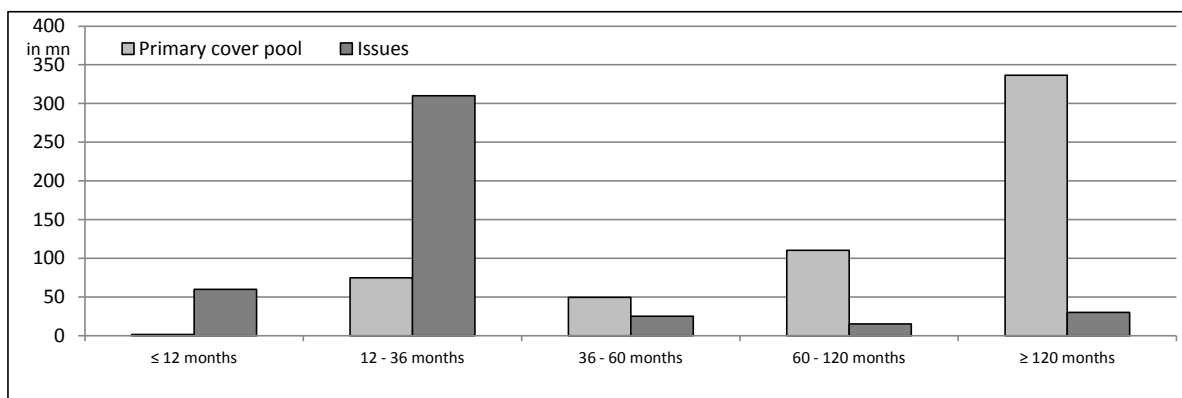
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	7.6
WA residual life (final legal maturity)	11.5
WA residual life of issues (final legal maturity)	3.1

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	2	0%
12 - 36 months	75	13%
36 - 60 months	49	9%
60 - 120 months	110	19%
≥ 120 months	336	59%
Total	572	100%

Issues	volume	%
≤ 12 months	60	14%
12 - 36 months	310	70%
36 - 60 months	25	6%
60 - 120 months	15	3%
≥ 120 months	30	7%
Total	440	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	388
Fixed rate, 1 - 2 years	3
Fixed rate, 2 - 5 years	80
Fixed rate, > 5 years	101
Total	572

Issues	volume
Variable, fixed rate during the year	60
Fixed rate, 1 - 2 years	10
Fixed rate, 2 - 5 years	325
Fixed rate, > 5 years	45
Total	440