

Report Date	30.06.2017
Report Currency	EUR

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Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

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## 1. OVERVIEW

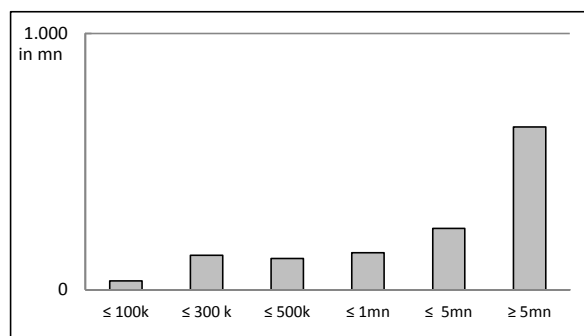
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	27%		
Total amount of outstanding issues	in mn	743,4	
Total amount of cover assets	in mn	1.312,1	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	NR
Cover pool rating	Baa2	NR	A
Number of loans	2.075		
Number of borrowers	987		
Number of guarantors	N.A.		
Average exposure per borrower	in mn	1,3	
Average loan amount	in mn	0,6	
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)	29%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	33%		
Share of bullet loans (% of primary cover pool)	10%		
Share of loans in foreign currency (% of primary cover pool)	2%		
Share of issues in foreign currency (% of primary cover pool)	72%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)	76%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	76%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	75%		
Number of issues	6		
Average issue size	in mn	123,90	

## 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	170	1392
thereof 0 - 100.000	35	673
thereof 100.000 - 300.000	135	719
300.000 - 5.000.000	507	649
thereof 300.000 - 500.000	122	318
thereof 500.000 - 1.000.000	145	209
thereof 1.000.000 - 5.000.000	240	122
≥ 5.000.000	635	34
<b>Total</b>	<b>1.312</b>	<b>2.075</b>



### 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	1.281
in CHF	31
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.312</b>

Issues	volume
in EUR	207
in CHF	536
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>743</b>

### 2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>1.312</b>	<b>100%</b>
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	28	2%
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	1.267	97%
Polen	17	1%
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%

<b>EWR Staaten</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
<b>Sonstige Länder</b>	<b>0</b>	<b>0%</b>
<b>Schweiz</b>	<b>0</b>	<b>0%</b>
<b>Summe</b>	<b>1.312</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	24	2%	2%
Lower Austria	288	23%	22%
Upper Austria	286	23%	22%
Salzburg	55	4%	4%
Tyrol	54	4%	4%
Styria	180	14%	14%
Carinthia	158	12%	12%
Burgenland	168	13%	13%
Vorarlberg	54	4%	4%
<b>Total</b>	<b>1.267</b>	<b>100%</b>	<b>97%</b>

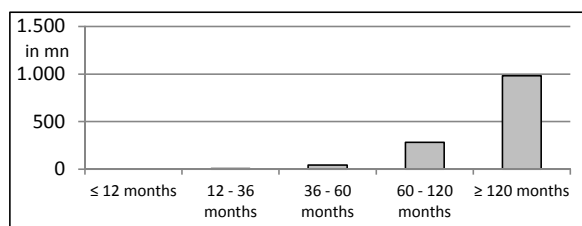
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	227	17%
Direct claim against municipality	634	48%
Claim with guarantee of sovereign	36	3%
Claim with guarantee of region / federal state	299	23%
Claim with guarantee of municipality	104	8%
Others	12	1%
<b>Total</b>	<b>1.312</b>	<b>100%</b>

#### 2.5 Seasoning

<b>WA seasoning (in years)</b>	<b>13,1</b>
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Seasoning	volume	%
≤ 12 months	0	0%
12 - 36 months	5	0%
36 - 60 months	43	3%
60 - 120 months	283	22%
≥ 120 months	980	75%
<b>Total</b>	<b>1.312</b>	<b>100%</b>



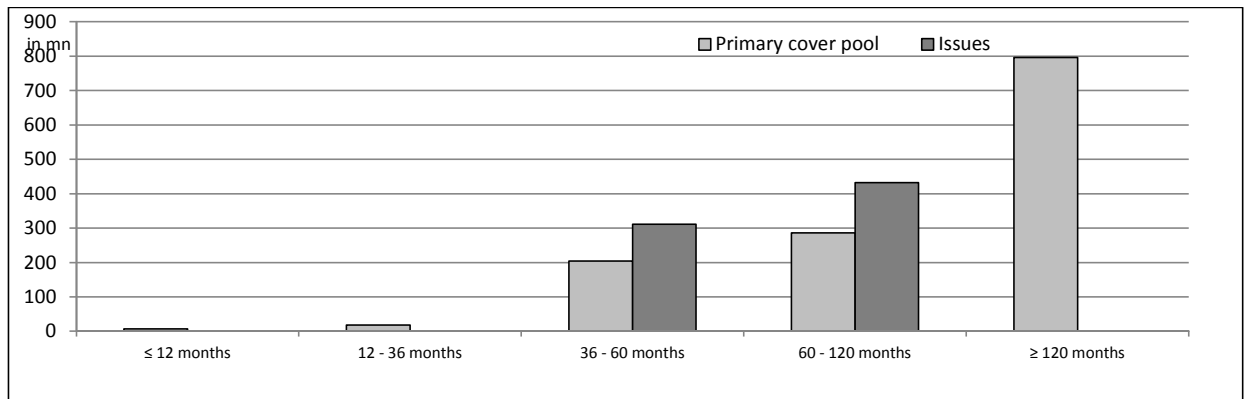
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	6,4
WA residual life (final legal maturity)	14,5
WA residual life of issues (final legal maturity)	6,5

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

Primary cover pool	volume	%
≤ 12 months	7	1%
12 - 36 months	18	1%
36 - 60 months	204	16%
60 - 120 months	286	22%
≥ 120 months	796	61%
<b>Total</b>	<b>1.312</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	312	42%
60 - 120 months	432	58%
≥ 120 months	0	0%
<b>Total</b>	<b>743</b>	<b>100%</b>



## 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	309
Fixed rate, 1 - 2 years	11
Fixed rate, 2 - 5 years	138
Fixed rate, > 5 years	853
<b>Total</b>	<b>1.312</b>

Issues	volume
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	312
Fixed rate, > 5 years	225
<b>Total</b>	<b>743</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 total issues)</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>
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%
<b>EWR Staaten</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
<b>Sonstige Länder</b>	<b>0</b>	<b>0%</b>
<b>Schweiz</b>	<b>0</b>	<b>0%</b>
<b>Summe</b>	<b>0</b>	<b>0%</b>

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	