

|                 |            |
|-----------------|------------|
| Report Date     | 30/09/2019 |
| Report Currency | EUR        |

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Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

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## 1. OVERVIEW

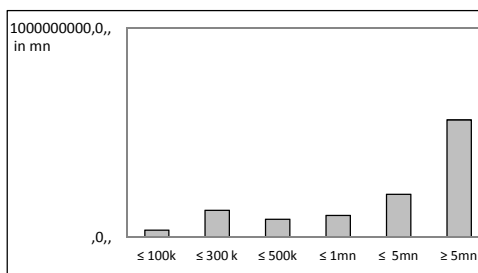
|  |         |         |     |
|--|---------|---------|-----|
| CRD/ UCITS compliant   | Ja      |         |     |
| Share of ECB eligible cover assets (in % of total cover pool)                            | 25%     |         |     |
| Total amount of outstanding issues   | in mn   | 1,001.4 |     |
| Total amount of cover assets   | in mn   | 1,123.3 |     |
| Rating agencies  | Moody's | Fitch   | S&P |
| Issuer rating  | NR      | NR      | NR  |
| Cover pool rating  | NR      | NR      | A   |
| Number of loans  | 1,943   |         |     |
| Number of borrowers  | 949     |         |     |
| Number of guarantors   | N.A.    |         |     |
| Average exposure per borrower  | in mn   | 1.2     |     |
| 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)                                      | 31%     |         |     |
| Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)           | 36%     |         |     |
| Share of bullet loans (% of primary cover pool)  | 18%     |         |     |
| Share of loans in foreign currency (% of primary cover pool)                             | 2%      |         |     |
| Share of issues in foreign currency (% of primary cover pool)                            | 49%     |         |     |
| 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 %)              | 12%     |         |     |
| Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)  | 14%     |         |     |
| Number of issues   | 7       |         |     |
| Average issue size   | in mn   | 143.06  |     |

## 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                       | 164          | 1425         |
| thereof 0 - 100.000             | 35           | 725          |
| thereof 100.000 - 300.000       | 129          | 700          |
| 300.000 - 5.000.000             | 397          | 487          |
| thereof 300.000 - 500.000       | 87           | 230          |
| thereof 500.000 - 1.000.000     | 105          | 153          |
| thereof 1.000.000 - 5.000.000   | 206          | 104          |
| ≥ 5.000.000                     | 562          | 31           |
| <b>Total</b>                    | <b>1,123</b> | <b>1,943</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             | 1,102        |
| in CHF             | 21           |
| in USD             | 0            |
| in JPY             | 0            |
| Other              | 0            |
| <b>Total</b>       | <b>1,123</b> |

| Issues       | volume       |
|--------------|--------------|
| in EUR       | 507          |
| in CHF       | 494          |
| in USD       | 0            |
| in JPY       | 0            |
| Other        | 0            |
| <b>Total</b> | <b>1,001</b> |

### 2.3 Regional distribution

| Regional distribution   | volume       | %           |
|-------------------------|--------------|-------------|
| <b>EU member states</b> | <b>1,123</b> | <b>100%</b> |
| Belgien                 | 0            | 0%          |
| Bulgarien               | 0            | 0%          |
| Dänemark                | 0            | 0%          |
| Deutschland             | 20           | 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              | 1,063        | 95%         |
| Polen                   | 0            | 0%          |
| Portugal                | 40           | 4%          |
| 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>1,123</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                    | 227    | 21%         | 20%            |
| Upper Austria                    | 286    | 27%         | 25%            |

|              |              |             |            |
|--------------|--------------|-------------|------------|
| Salzburg     | 42           | 4%          | 4%         |
| Tyrol        | 41           | 4%          | 4%         |
| Styria       | 157          | 15%         | 14%        |
| Carinthia    | 116          | 11%         | 10%        |
| Burgenland   | 143          | 13%         | 13%        |
| Vorarlberg   | 38           | 4%          | 3%         |
| <b>Total</b> | <b>1,063</b> | <b>100%</b> | <b>95%</b> |

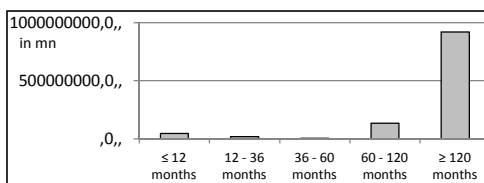
#### 2.4 Distribution by type of borrower/ garantor

| Distribution by type of borrower/ garantor     | volume       | %           |
|--|--------------|-------------|
| Direct claim against sovereign                 | 0            | 0%          |
| Direct claim against region / federal state    | 199          | 18%         |
| Direct claim against municipality              | 506          | 45%         |
| Claim with guarantee of sovereign              | 15           | 1%          |
| Claim with guarantee of region / federal state | 305          | 27%         |
| Claim with guarantee of municipality           | 88           | 8%          |
| Others   | 11           | 1%          |
| <b>Total</b>                                   | <b>1,123</b> | <b>100%</b> |

#### 2.5 Seasoning

|                                |             |
|--------------------------------|-------------|
| <b>WA seasoning (in years)</b> | <b>14.6</b> |
|--------------------------------|-------------|

| Seasoning       | volume       | %           |
|-----------------|--------------|-------------|
| ≤ 12 months     | 45           | 4%          |
| 12 - 36 months  | 20           | 2%          |
| 36 - 60 months  | 4            | 0%          |
| 60 - 120 months | 135          | 12%         |
| ≥ 120 months    | 918          | 82%         |
| <b>Total</b>    | <b>1,123</b> | <b>100%</b> |



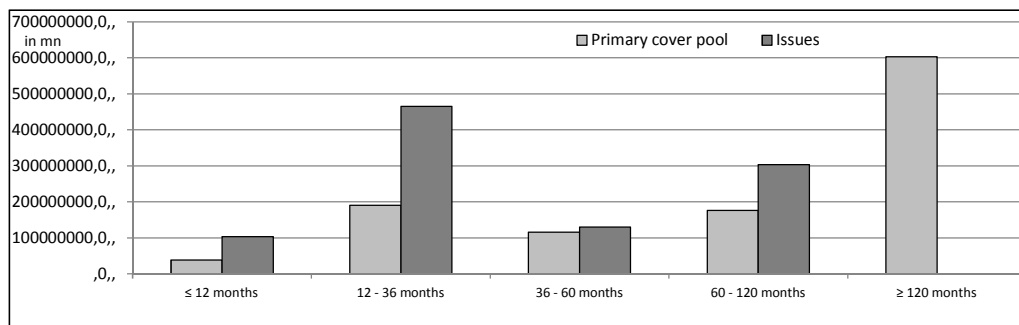
#### 2.6 Distribution by tenor

| Distribution by tenor                             | in years |
|---|----------|
| WA residual life (incl. contractual amortisation) | 5.5      |
| WA residual life (final legal maturity)           | 12.6     |
| WA residual life of issues (final legal maturity) | 3.7      |

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

| Primary cover pool | volume       | %           |
|--------------------|--------------|-------------|
| ≤ 12 months        | 38           | 3%          |
| 12 - 36 months     | 190          | 17%         |
| 36 - 60 months     | 115          | 10%         |
| 60 - 120 months    | 176          | 16%         |
| ≥ 120 months       | 603          | 54%         |
| <b>Total</b>       | <b>1,123</b> | <b>100%</b> |

| Issues          | volume       | %           |
|-----------------|--------------|-------------|
| ≤ 12 months     | 103          | 10%         |
| 12 - 36 months  | 465          | 46%         |
| 36 - 60 months  | 130          | 13%         |
| 60 - 120 months | 303          | 30%         |
| ≥ 120 months    | 0            | 0%          |
| <b>Total</b>    | <b>1,001</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 | 294          |
| Fixed rate, 1 - 2 years              | 30           |
| Fixed rate, 2 - 5 years              | 184          |
| Fixed rate, > 5 years                | 616          |
| <b>Total</b>                         | <b>1,123</b> |

| Issues                               | volume       |
|--------------------------------------|--------------|
| Variable, fixed rate during the year | 310          |
| Fixed rate, 1 - 2 years              | 300          |
| Fixed rate, 2 - 5 years              | 188          |
| Fixed rate, > 5 years                | 203          |
| <b>Total</b>                         | <b>1,001</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 Gegenwart 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          |  |