

Report Date
Report Currency

31.12.2019
EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

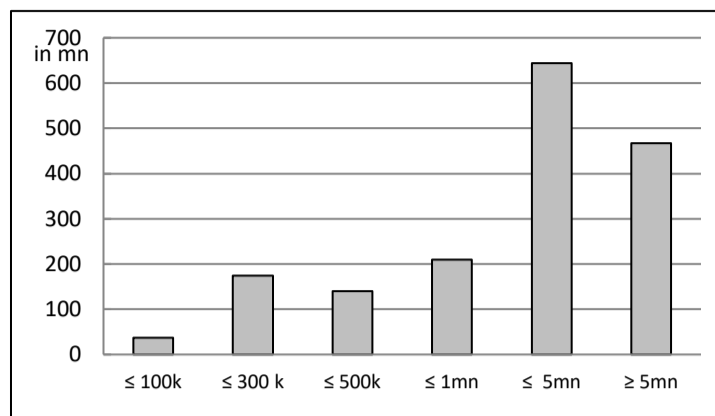
CRD/ UCITS compliant				yes
Share of ECB eligible cover assets (in % of total cover pool)				n.p.
Total amount of outstanding issues		in mn		675,8
Total amount of cover assets		in mn		1.673,0
Rating agencies		Moody's	Fitch	S&P
Issuer rating		A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen		Aaa	0	0
Number of loans				2.681
Number of borrowers				1.176
Number of guarantors				257
Average exposure per borrower		in mn		1,4
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)				20%
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)				8%
Share of bullet loans (% of primary cover pool)				23%
Share of loans in foreign currency (% of primary cover pool)				5%
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)				26%
Nominal over-collateralisation (total cover pool / outstanding issues in %)				148%
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)				138%
Number of issues				20
Average issue size		in mn		33,79

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	212	1.668
thereof 0 - 100.000	37	739
thereof 100.000 - 300.000	175	929
300.000 - 5.000.000	993	983
thereof 300.000 - 500.000	140	366
thereof 500.000 - 1.000.000	210	305
thereof 1.000.000 - 5.000.00	644	312
≥ 5.000.000	467	30
Total	1.673	2.681



2.2 Distribution by currencies after cover pool FX derivatives

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

Primary cover pool	Volumen
in EUR	1.583
in CHF	90
in USD	0
in JPY	0
Other	0
Total	1.673

Issues	volume
in EUR	676
in CHF	0
in USD	0
in JPY	0
Other	0
Total	676

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.673	100%
Austria	1.673	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%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	1.673	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	28	2%	2%
Lower Austria	383	23%	23%

Upper Austria	309	18%	18%
Salzburg	43	3%	3%
Tyrol	28	2%	2%
Styria	505	30%	30%
Carinthia	229	14%	14%
Burgenland	37	2%	2%
Vorarlberg	111	7%	7%
Total	1.673	100%	100%

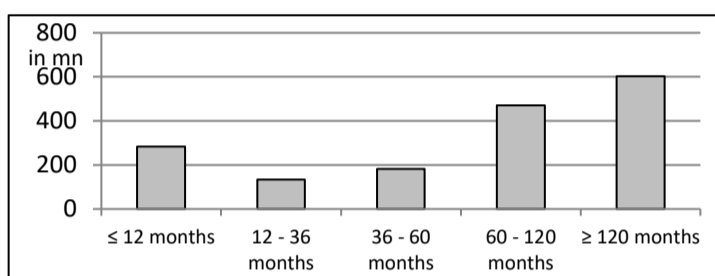
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	110	7%
Direct claim against region / federal state	157	9%
Direct claim against municipality	1.011	60%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	93	6%
Claim with guarantee of municipality	287	17%
Others	15	1%
Total	1.673	100%

2.5 Seasoning

WA seasoning (in years)	8,1
--------------------------------	------------

Seasoning	volume	%
≤ 12 months	284	17%
12 - 36 months	134	8%
36 - 60 months	182	11%
60 - 120 months	470	28%
≥ 120 months	602	36%
Total	1.673	100%



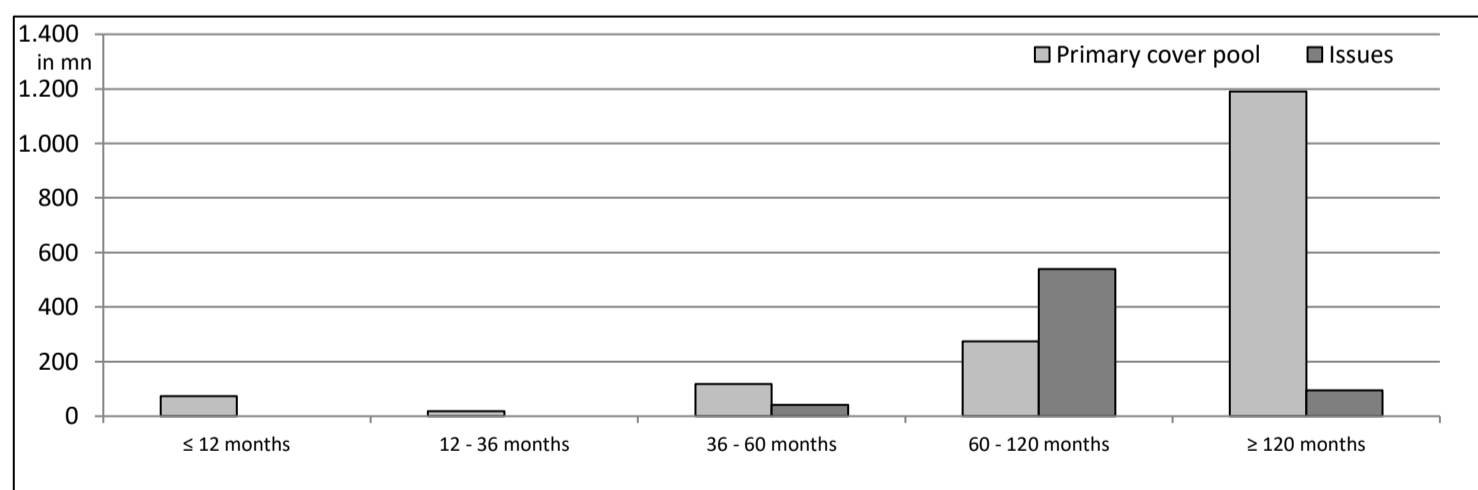
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	13,9
WA residual life of issues (final legal maturity)	8,4

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	74	4%
12 - 36 months	18	1%
36 - 60 months	117	7%
60 - 120 months	274	16%
≥ 120 months	1.190	71%
Total	1.673	100%

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	42	6%
60 - 120 months	540	80%
≥ 120 months	94	14%
Total	676	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	1.240
Fixed rate, 1 - 2 years	3
Fixed rate, 2 - 5 years	64
Fixed rate, > 5 years	366
Total	1.673

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	42
Fixed rate, > 5 years	634
Total	676

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 cover assets)	0%

Bonds by volume	volume	number
≤ 1.000.000	0	
1.000.000 - 5.000.000	0	
≥ 5.000.000	0	0
Total	0	A-

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%
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%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	0	0%