

## HYPO VORARLBERG



## COMPANY DATA

LISTING JURISDICTION/EXCHANGE	Not listed
FINANCIAL YEAR-END DATE	31 Dec
BLOOMBERG TICKER	VORHYP
MARKET CAPITALISATION	Not applicable

## CREDIT METRICS

BANK SENIOR CREDIT RATINGS (S&P/M)	A+/A3 (both stable)
AT1 DEBT RATINGS	None
T2 DEBT RATINGS (M)	Baa3
NET STABLE-FUNDING RATIO	108.66% (30 Jun 18)
LIQUIDITY-COVERAGE RATIO	144% (30 Jun 18)
CET1/TOTAL CAPITAL RATIO	14.35%/17.84% (30 Jun 18)
TOTAL SIZE OF ASSET BOOK/ RISK-WEIGHTED ASSETS	€9.4bn/€7.1bn (30 Jun 18)

## FUNDING METRICS (30 SEP 18)

WHOLESALE FUNDING BREAKDOWN	
SHORT-TERM WHOLESALE	13.95%
LONG-TERM WHOLESALE	86.05%
WEIGHTED-AVERAGE TERM-DEBT MATURITY	4.58 yrs
WHOLESALE FUNDING BREAKDOWN	
COVERED BONDS	56.53%
SENIOR-UNSECURED (PREFERRED)	38.71%
T2	3.93%
AT1	0.83%
TOTAL OUTSTANDING TERM-DEBT ISSUANCE BY CURRENCY	
EUR	91.20%
CHF	8.05%
OTHER	0.75%

## About Hypo Vorarlberg

Hypo Vorarlberg was founded in 1897 by the parliament of Vorarlberg. With the state of Vorarlberg as majority shareholder (76.0308%), the bank acts in the interest of the people and corporates in its core regions.

Hypo Vorarlberg sees itself as a regional bank that operates internationally. The bank's core markets are Vorarlberg, the neighbouring Lake Constance (eastern Switzerland and southern Germany) and selected regions of Austria. In Vienna, Graz and Wels the bank has established itself as a strong partner in business with corporate clients and high-end private customers.

Hypo Vorarlberg is a comprehensive financial-services group. Besides traditional banking products, the bank offers leasing, insurance and real-estate products through its subsidiaries in Austria and South Tyrol.

Hypo Vorarlberg has three business sectors: corporate customer business, real-estate funding and the investment business. It is the entrepreneurial bank from Vorarlberg and it

stands for lasting, real, personal relationships, superb advisory in a business-class atmosphere and excellent, award-winning financial products and services. As a result, the bank provides forward-looking solutions for those with ambitious plans and a desire to focus on fulfilling their goals and wishes.

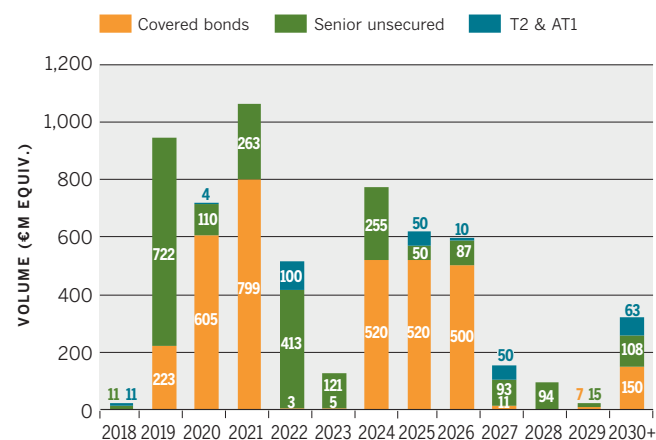
## Funding strategy

Hypo Vorarlberg is a flexible issuer that addresses national and international investors. It has three funding pillars. These are public benchmark bonds – covered and senior-unsecured – private placements of EMTN and registered securities, and a retail funding arm. Besides its presence in the EUR and CHF market, the bank aims to broaden its investor base.

## AUD activity

In May 2018 Hypo Vorarlberg established a Kangaroo programme and set up investor meetings in Asia and Australia to promote a potential inaugural AUD transaction.

## TERM DEBT MATURITY PROFILE (ALL CURRENCIES)



AT1 and T2 data is listed to call date.

SOURCE: HYPO VORARLBERG OCTOBER 2018

## FOR FURTHER INFORMATION PLEASE CONTACT:

## Alexander Boor

Head of Funding and Investor Relations  
alexander.boor@hypovbg.at  
+43 50 414 1491

[www.hypovbg.at/investor-relations](http://www.hypovbg.at/investor-relations)