

Report Date	31.03.2017
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

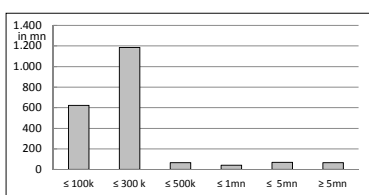
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.050	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A3	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	20.693		
Number of borrowers	19.534		
Number of properties	24.145		
Average exposure per borrower	in mn	0,1	
Average loan amount	in mn	0,1	
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)	3,8%		
Share of bullet loans (% of primary cover pool)	1,8%		
Share of loans in foreign currency (% of primary cover pool)	0%		
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)	27,1%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	35,4%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	54,2%		
Number of issues	6		
Average issue size	252,4		
WA LTV according to rating agency definition (%) *	67%		
WA LTV according to Austrian definition (%) **	n.p.		

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	1.808	20.408
thereof 0 - 100.000	624	12.584
thereof 100.000 - 300.000	1.184	7.824
300.000 - 5.000.000	178	278
thereof 300.000 - 500.000	67	188
thereof 500.000 - 1.000.000	41	58
thereof 1.000.000 - 5.000.000	70	32
≥ 5.000.000	65	7
Total	2.050	20.693



2.2 Distribution by currencies after cover pool FX derivatives

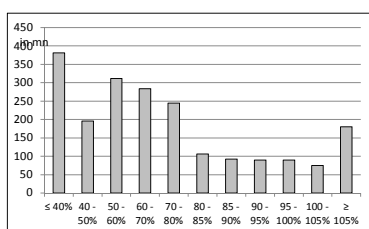
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.050
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.050

Issues	volume
in EUR	1.515
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.515

2.3 Distribution by loan-to-value* (rating agencies definition)

LTV primary cover pool	volume	%
≤ 40%	381	19%
40 - 50%	196	10%
50 - 60%	312	15%
60 - 70%	284	14%
70 - 80%	245	12%
80 - 85%	106	5%
85 - 90%	92	4%
90 - 95%	90	4%
95 - 100%	89	4%
100 - 105%	75	4%
≥ 105%	180	9%
Total	2.050	100%



thereof LTV residential*	volume	%
≤ 40%	336	18%
40 - 50 %	176	9%
50 - 60 %	271	14%
60 - 70 %	261	14%
70 - 80 %	236	12%
80 - 85 %	103	5%
85 - 90 %	90	5%
90 - 95%	87	5%
95 - 100%	88	5%
100 - 105%	73	4%
≥ 105%	175	9%
Total	1.898	100%

thereof LTV commercial	volume	%
≤ 40%	45	30%
40 - 50 %	20	13%
50 - 60 %	40	26%
60 - 70 %	23	15%
70 - 80 %	8	5%
80 - 85 %	3	2%
85 - 90 %	2	1%
90 - 95%	2	2%
95 - 100%	1	1%
100 - 105%	2	1%
≥ 105%	5	3%
Total	152	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.050	100%
Austria	2.050	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%
Lithuania	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	2.050	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	1	0%	0%
Vienna	438	21%	21%

Lower Austria	548	27%	27%
Upper Austria	194	9%	9%
Salzburg	93	5%	5%
Tyrol	78	4%	4%
Styria	412	20%	20%
Carinthia	169	8%	8%
Burgenland	81	4%	4%
Vorarlberg	35	2%	2%
Total	2.050	100%	100%

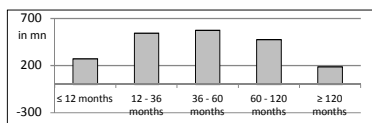
2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.898	93%
thereof private use, incl. Multi-family housing	1.796	88%
thereof non-profit housing association	93	5%
thereof buy-to-let	9	0%
Commercial real estate	152	7%
thereof Retail	4	0%
thereof Office	22	1%
thereof Tourism/ hotel	12	1%
thereof Agriculture	3	0%
thereof Industrial	31	2%
Mixed use	1	0%
Other	80	4%
Total	2.050	100%

2.6 Seasoning

WA seasoning (in years)	4,6
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Seasoning consolidated	volume	%
≤ 12 months	271	13%
12 - 36 months	545	27%
36 - 60 months	574	28%
60 - 120 months	475	23%
≥ 120 months	185	9%
Total	2.050	100%



Seasoning residential*	volume	%
≤ 12 months	261	14%
12 - 36 months	525	28%
36 - 60 months	541	29%
60 - 120 months	415	22%
≥ 120 months	155	8%
Total	1.898	100%

Seasoning commercial	volume	%
≤ 12 months	10	7%
12 - 36 months	20	13%
36 - 60 months	33	22%
60 - 120 months	60	39%
≥ 120 months	30	20%
Total	152	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	14,7
WA residual life (final legal maturity)	25,4
WA residual life of issues (final legal maturity)	3,7

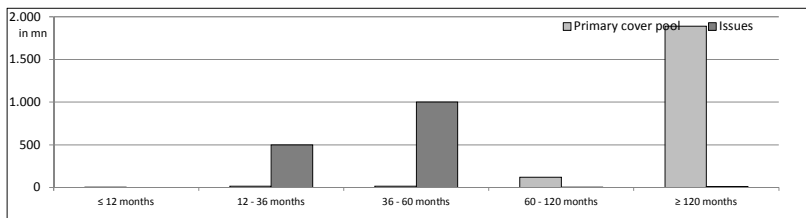
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

Residential	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	4	0%
12 - 36 months	17	1%
36 - 60 months	16	1%
60 - 120 months	122	6%
≥ 120 months	1.892	92%
Total	2.050	100%

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	500	33%
36 - 60 months	1.000	66%
60 - 120 months	4	0%
≥ 120 months	10	1%
Total	1.515	100%



2.8 Distribution by type of interest after cover pool IR derivatives

IR derivatives	volume
IR derivatives in cover pool	no

Primary cover pool	volume
Variable, fixed rate during the year	1.494
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	13
Fixed rate, > 5 years	542
Total	2.050

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	1.500
Fixed rate, > 5 years	15
Total	1.515

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	0
1.000.000 - 5.000.000	0	2
≥ 5.000.000	0	8
Total	0	10

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 po	Volumen	%
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%

1. Überblick	Gesamtbetrag Emissionen in Umlauf	Nominale in Euro Gegenwert ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag; Nullkuponanleihen zum akutellen, 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	