

Report Date	30.06.2017
Report Currency	EUR

### Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

#### 1. Overview

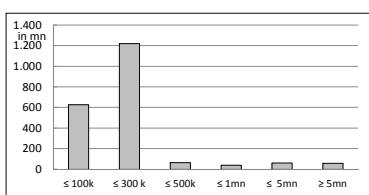
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.074	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	20.809		
Number of borrowers	19.681		
Number of properties	24.348		
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)	3,5%		
Share of bullet loans (% of primary cover pool)	1,7%		
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)	30,2%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	36,9%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	55,0%		
Number of issues	6		
Average issue size	252,4		
WA LTV according to rating agency definition (%) *	68%		
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	1.849	20.532
thereof 0 - 100.000	628	12.483
thereof 100.000 - 300.000	1.220	8.049
300.000 - 5.000.000	168	271
thereof 300.000 - 500.000	65	184
thereof 500.000 - 1.000.000	40	57
thereof 1.000.000 - 5.000.000	63	30
≥ 5.000.000	58	6
<b>Total</b>	<b>2.074</b>	<b>20.809</b>



2.2 Distribution by currencies after cover pool FX derivatives

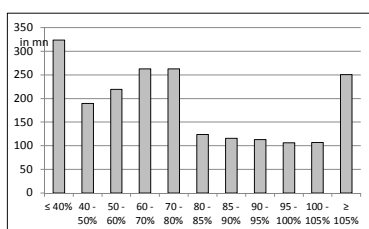
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.074
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>2.074</b>

Issues	volume
in EUR	1.515
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.515</b>

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

LTV primary cover pool	volume	%
≤ 40%	323	16%
40 - 50%	190	9%
50 - 60%	220	11%
60 - 70%	263	13%
70 - 80%	262	13%
80 - 85%	124	6%
85 - 90%	116	6%
90 - 95%	113	5%
95 - 100%	106	5%
100 - 105%	107	5%
≥ 105%	250	12%
<b>Total</b>	<b>2.074</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	282	15%
40 - 50 %	172	9%
50 - 60 %	207	11%
60 - 70 %	248	13%
70 - 80 %	251	13%
80 - 85 %	113	6%
85 - 90 %	107	6%
90 - 95%	110	6%
95 - 100%	105	5%
100 - 105%	106	5%
≥ 105%	243	12%
<b>Total</b>	<b>1.943</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	42	32%
40 - 50 %	17	13%
50 - 60 %	13	10%
60 - 70 %	14	11%
70 - 80 %	11	9%
80 - 85 %	11	9%
85 - 90 %	9	7%
90 - 95%	3	2%
95 - 100%	1	1%
100 - 105%	1	1%
≥ 105%	8	6%
<b>Total</b>	<b>131</b>	<b>100%</b>

\* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>2.074</b>	<b>100%</b>
Austria	2.074	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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
Switzerland	0	0%
<b>Total</b>	<b>2.074</b>	<b>100%</b>

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	1	0%	0%
Vienna	430	21%	21%

Lower Austria	564	27%	27%
Upper Austria	199	10%	10%
Salzburg	93	4%	4%
Tyrol	78	4%	4%
Styria	418	20%	20%
Carinthia	171	8%	8%
Burgenland	84	4%	4%
Vorarlberg	34	2%	2%
<b>Total</b>	<b>2.074</b>	<b>100%</b>	<b>100%</b>

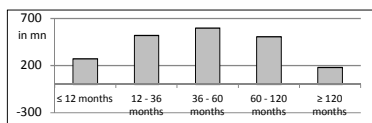
## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>1.938</b>	<b>93%</b>
thereof private use, incl. Multi-family housing	1.839	89%
thereof non-profit housing association	90	4%
thereof buy-to-let	9	0%
<b>Commercial real estate</b>	<b>136</b>	<b>7%</b>
thereof Retail	4	0%
thereof Office	16	1%
thereof Tourism/ hotel	11	1%
thereof Agriculture	3	0%
thereof Industrial	30	1%
Mixed use	1	0%
Other	71	3%
<b>Total</b>	<b>2.074</b>	<b>100%</b>

## 2.6 Seasoning

WA seasoning (in years)	4,6
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Seasoning consolidated	volume	%
≤ 12 months	270	13%
12 - 36 months	521	25%
36 - 60 months	599	29%
60 - 120 months	505	24%
≥ 120 months	180	9%
<b>Total</b>	<b>2.074</b>	<b>100%</b>



Seasoning residential*	volume	%
≤ 12 months	262	13%
12 - 36 months	502	26%
36 - 60 months	579	30%
60 - 120 months	445	23%
≥ 120 months	155	8%
<b>Total</b>	<b>1.943</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	9	7%
12 - 36 months	19	14%
36 - 60 months	20	15%
60 - 120 months	60	45%
≥ 120 months	24	18%
<b>Total</b>	<b>131</b>	<b>100%</b>

## 2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,2
WA residual life (final legal maturity)	25,7
WA residual life of issues (final legal maturity)	3,4

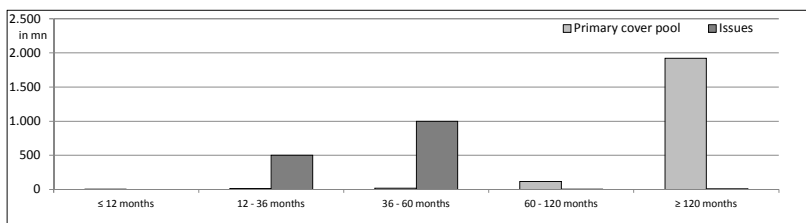
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	16	1%
36 - 60 months	17	1%
60 - 120 months	117	6%
≥ 120 months	1.921	93%
<b>Total</b>	<b>2.074</b>	<b>100%</b>

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%
<b>Total</b>	<b>1.515</b>	<b>100%</b>



## 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	1.449
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	13
Fixed rate, > 5 years	612
<b>Total</b>	<b>2.074</b>

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
<b>Total</b>	<b>1.515</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
<b>Total</b>	<b>0</b>
<b>Additional cover pool (in % of cover assets)</b>	<b>0%</b>

Bonds by volume	volume	number
≤ 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>

Additional cover pool by currencies	volume	%
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>

Regional distribution of additional cover po	Volumen	%
<b>EU member states</b>	<b>0</b>	<b>0%</b>
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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
<b>Switzerland</b>	<b>0</b>	<b>0%</b>
<b>Total</b>	<b>0</b>	<b>0%</b>