

Report Date	29.12.2017
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

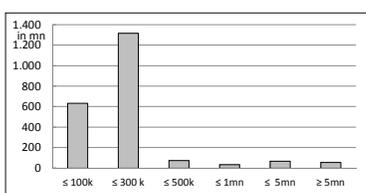
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.184	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.695		
Number of borrowers	20.502		
Number of properties	25.372		
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)	3,2%		
Share of bullet loans (% of primary cover pool)	1,5%		
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)	10,7%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	44,2%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	63%		
Number of issues	6		
Average issue size	252,4		
WA LTV according to rating agency definition (%) *	69%		
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	1.952	21.397
thereof 0 - 100.000	635	12.777
thereof 100.000 - 300.000	1.317	8.620
300.000 - 5.000.000	178	292
thereof 300.000 - 500.000	74	206
thereof 500.000 - 1.000.000	35	51
thereof 1.000.000 - 5.000.000	68	35
≥ 5.000.000	55	6
Total	2.184	21.695



2.2 Distribution by currencies after cover pool FX derivatives

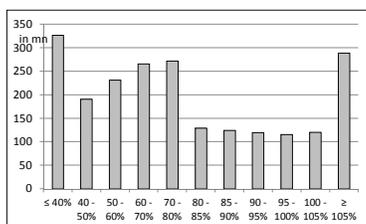
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.184
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.184

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%	326	15%
40 - 50%	191	9%
50 - 60%	231	11%
60 - 70%	266	12%
70 - 80%	272	12%
80 - 85%	129	6%
85 - 90%	124	6%
90 - 95%	120	5%
95 - 100%	115	5%
100 - 105%	120	6%
≥ 105%	289	13%
Total	2.184	100%



thereof LTV residential*	volume	%
≤ 40%	285	14%
40 - 50 %	173	8%
50 - 60 %	216	11%
60 - 70 %	254	12%
70 - 80 %	260	13%
80 - 85 %	112	5%
85 - 90 %	120	6%
90 - 95%	118	6%
95 - 100%	114	6%
100 - 105%	120	6%
≥ 105%	280	14%
Total	2.052	100%

thereof LTV commercial	volume	%
≤ 40%	41	31%
40 - 50 %	18	14%
50 - 60 %	15	11%
60 - 70 %	12	9%
70 - 80 %	12	9%
80 - 85 %	17	13%
85 - 90 %	5	4%
90 - 95%	2	2%
95 - 100%	1	1%
100 - 105%	1	1%
≥ 105%	9	7%
Total	132	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.184	100%
Austria	2.184	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	2.184	100%

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

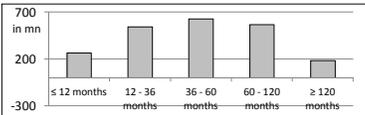
Vienna	438	20%	20%
Lower Austria	610	28%	28%
Upper Austria	219	10%	10%
Salzburg	97	4%	4%
Tyrol	80	4%	4%
Styria	437	20%	20%
Carinthia	178	8%	8%
Burgenland	90	4%	4%
Vorarlberg	35	2%	2%
Total	2.184	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	2.052	94%
thereof private use, incl. Multi-family housing	1.953	89%
thereof non-profit housing association	91	4%
thereof buy-to-let	8	0%
Commercial real estate	132	6%
thereof Retail	4	0%
thereof Office	16	1%
thereof Tourism/ hotel	9	0%
thereof Agriculture	3	0%
thereof Industrial	29	1%
Mixed use	0	0%
Other	71	3%
Total	2.184	100%

2.6 Seasoning

WA seasoning (in years)	volume	%
Seasoning consolidated	2.184	100%
≤ 12 months	264	12%
12 - 36 months	543	25%
36 - 60 months	628	29%
60 - 120 months	566	26%
≥ 120 months	183	8%
Total	2.184	100%



Seasoning residential*	volume	%
≤ 12 months	256	12%
12 - 36 months	522	25%
36 - 60 months	604	29%
60 - 120 months	508	25%
≥ 120 months	162	8%
Total	2.052	100%

Seasoning commercial	volume	%
≤ 12 months	7	6%
12 - 36 months	21	16%
36 - 60 months	24	18%
60 - 120 months	58	44%
≥ 120 months	21	16%
Total	132	100%

2.7 Distribution by tenor

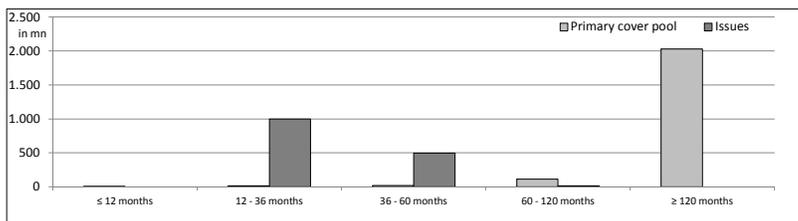
Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,3
WA residual life (final legal maturity)	26,1
WA residual life of issues (final legal maturity)	2,9

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	3	0%
12 - 36 months	16	1%
36 - 60 months	20	1%
60 - 120 months	115	5%
≥ 120 months	2.031	93%
Total	2.184	100%

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	1.000	66%
36 - 60 months	500	33%
60 - 120 months	15	1%
≥ 120 months	0	0%
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	1.949
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	4
Fixed rate, > 5 years	229
Total	2.184

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	500
Fixed rate, 2 - 5 years	1.000
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	0
≥ 5.000.000	0	0
Total	0	0

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%