

Report Date	31.03.2016
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

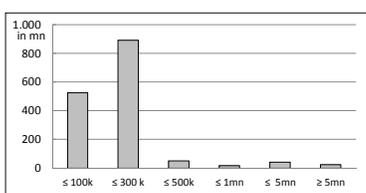
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.514,4	
Total amount of cover assets	in mn	1.755,6	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	Baa1	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	AAA	0	0
Number of loans	16.762		
Number of borrowers	16.028		
Number of properties	19.303		
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)	0,0%		
Share of 10 largest loans (% of primary cover pool)	3,2%		
Share of bullet loans (% of primary cover pool)	1,9%		
Share of loans in foreign currency (% of primary cover pool)	0,0%		
Share of issues in foreign currency (% of primary cover pool)	0,0%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)	2,2%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	13%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	33%		
Number of issues	6		
Average issue size	252,4		
WA LTV according to rating agency definition (%) *	70%		
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	1.420	16.573
thereof 0 - 100.000	527	10.675
thereof 100.000 - 300.000	893	5.898
300.000 - 5.000.000	112	185
thereof 300.000 - 500.000	51	140
thereof 500.000 - 1.000.000	17	25
thereof 1.000.000 - 5.000.000	43	21
≥ 5.000.000	24	3
Total	1.556	16.762



2.2 Distribution by currencies after cover pool FX derivatives

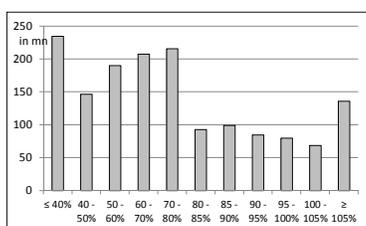
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.556
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.556

Issues	volume
in EUR	1.514
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.514

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

LTV primary cover pool	volume	%
≤ 40%	235	15%
40 - 50%	146	9%
50 - 60%	190	12%
60 - 70%	208	13%
70 - 80%	216	14%
80 - 85%	93	6%
85 - 90%	99	6%
90 - 95%	85	5%
95 - 100%	80	5%
100 - 105%	69	4%
≥ 105%	136	9%
Total	1.556	100%



thereof LTV residential*	volume	%
≤ 40%	189	13%
40 - 50 %	132	9%
50 - 60 %	159	11%
60 - 70 %	198	14%
70 - 80 %	206	15%
80 - 85 %	88	6%
85 - 90 %	87	6%
90 - 95%	80	6%
95 - 100%	78	6%
100 - 105%	68	5%
≥ 105%	129	9%
Total	1.414	100%

thereof LTV commercial	volume	%
≤ 40%	46	32%
40 - 50 %	14	10%
50 - 60 %	31	22%
60 - 70 %	10	7%
70 - 80 %	10	7%
80 - 85 %	5	4%
85 - 90 %	12	8%
90 - 95%	5	3%
95 - 100%	2	1%
100 - 105%	1	1%
≥ 105%	7	5%
Total	142	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	1.556	100%
Austria	1.556	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	1.556	100%

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

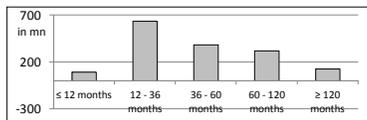
Vienna	350	22%	22%
Lower Austria	383	25%	25%
Upper Austria	147	9%	9%
Salzburg	78	5%	5%
Tyrol	63	4%	4%
Styria	311	20%	20%
Carinthia	137	9%	9%
Burgenland	58	4%	4%
Vorarlberg	30	2%	2%
Total	1.556	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.414	91%
thereof private use, incl. Multi-family housing	1.414	91%
thereof non-profit housing association	0	0%
thereof buy-to-let	0	0%
Commercial real estate	142	9%
thereof Retail	0	0%
thereof Office	0	0%
thereof Tourism/ hotel	0	0%
thereof Agriculture	0	0%
thereof Industrial	0	0%
Mixed use	0	0%
Other	142	9%
Total	1.556	100%

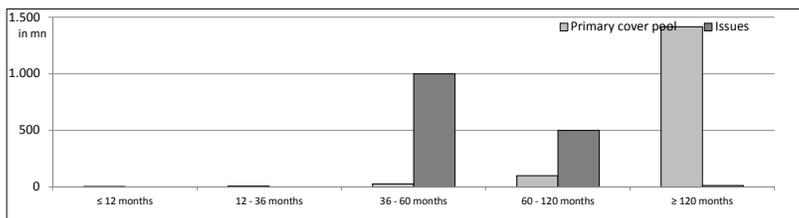
2.6 Seasoning

WA seasoning (in years)	volume	%
WA seasoning (in years)	4,1	
Seasoning consolidated	volume	%
≤ 12 months	92	6%
12 - 36 months	635	41%
36 - 60 months	383	25%
60 - 120 months	319	21%
≥ 120 months	127	8%
Total	1.556	100%
Seasoning residential*	volume	%
≤ 12 months	88	6%
12 - 36 months	609	43%
36 - 60 months	347	25%
60 - 120 months	268	19%
≥ 120 months	102	7%
Total	1.414	100%
Seasoning commercial	volume	%
≤ 12 months	4	3%
12 - 36 months	26	18%
36 - 60 months	36	25%
60 - 120 months	51	36%
≥ 120 months	25	18%
Total	142	100%



2.7 Distribution by tenor

Distribution by tenor		
WA residual life (incl. contractual amortisation)	0,0	
WA residual life (final legal maturity)	23,9	
WA residual life of issues (final legal maturity)	4,8	
Commercial		
WA residual life (incl. contractual amortisation)	0,0	
WA residual life (final legal maturity)	0,0	
Residential		
WA residual life (incl. contractual amortisation)	0,0	
WA residual life (final legal maturity)	0,0	
Distribution by tenor (final legal maturity)		
Primary cover pool	volume	%
≤ 12 months	6	0%
12 - 36 months	7	0%
36 - 60 months	26	2%
60 - 120 months	100	6%
≥ 120 months	1.417	91%
Total	1.556	100%
Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	1.000	66%
60 - 120 months	500	33%
≥ 120 months	14	1%
Total	1.514	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	
Variable, fixed rate during the year	1.522
Fixed rate, 1 - 2 years	4
Fixed rate, 2 - 5 years	4
Fixed rate, > 5 years	27
Total	1.556
Issues	
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	1.000
Fixed rate, > 5 years	514
Total	1.514

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	199
thereof National Bank eligible	199
Total	199
Additional cover pool (in % of total issues)	0%

Bonds by volume	volume	number
≤ 1.000.000	0	0
1.000.000 - 5.000.000	10	0
≥ 5.000.000	189	0
Total	199	0

Additional cover pool by currencies	volume	%
EUR	199	100%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	199	100%

Regional distribution of additional cover po	Volumen	%
EU member states	199	100%
Austria	199	100%
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	199	100%