

Report Date	30.06.2016
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

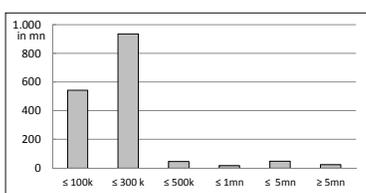
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.514,5	
Total amount of cover assets	in mn	1.816,6	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	Baa1	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	AAA	0	0
Number of loans	17.248		
Number of borrowers	16.414		
Number of properties	19.948		
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)	3,1%		
Share of bullet loans (% of primary cover pool)	2,1%		
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 %)	17%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	37%		
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	1.481	17.066
thereof 0 - 100.000	544	10.850
thereof 100.000 - 300.000	938	6.216
300.000 - 5.000.000	112	179
thereof 300.000 - 500.000	47	131
thereof 500.000 - 1.000.000	17	25
thereof 1.000.000 - 5.000.000	48	23
≥ 5.000.000	24	3
Total	1.617	17.248



2.2 Distribution by currencies after cover pool FX derivatives

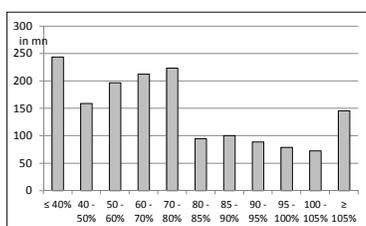
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.617
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.617

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%	244	15%
40 - 50%	159	10%
50 - 60%	197	12%
60 - 70%	213	13%
70 - 80%	223	14%
80 - 85%	95	6%
85 - 90%	101	6%
90 - 95%	89	5%
95 - 100%	79	5%
100 - 105%	73	4%
≥ 105%	146	9%
Total	1.617	100%



thereof LTV residential*	volume	%
≤ 40%	195	13%
40 - 50 %	141	10%
50 - 60 %	166	11%
60 - 70 %	204	14%
70 - 80 %	212	14%
80 - 85 %	91	6%
85 - 90 %	88	6%
90 - 95%	86	6%
95 - 100%	77	5%
100 - 105%	72	5%
≥ 105%	139	9%
Total	1.472	100%

thereof LTV commercial	volume	%
≤ 40%	49	34%
40 - 50 %	18	12%
50 - 60 %	31	21%
60 - 70 %	9	6%
70 - 80 %	11	7%
80 - 85 %	3	2%
85 - 90 %	13	9%
90 - 95%	3	2%
95 - 100%	2	1%
100 - 105%	1	0%
≥ 105%	7	5%
Total	146	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	1.617	100%
Austria	1.617	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	1.617	100%

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

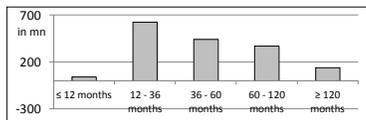
Vienna	363	22%	22%
Lower Austria	400	25%	25%
Upper Austria	152	9%	9%
Salzburg	80	5%	5%
Tyrol	68	4%	4%
Styria	324	20%	20%
Carinthia	140	9%	9%
Burgenland	59	4%	4%
Vorarlberg	32	2%	2%
Total	1.617	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.472	91%
thereof private use, incl. Multi-family housing	1.472	91%
thereof non-profit housing association	0	0%
thereof buy-to-let	0	0%
Commercial real estate	146	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	146	9%
Total	1.617	100%

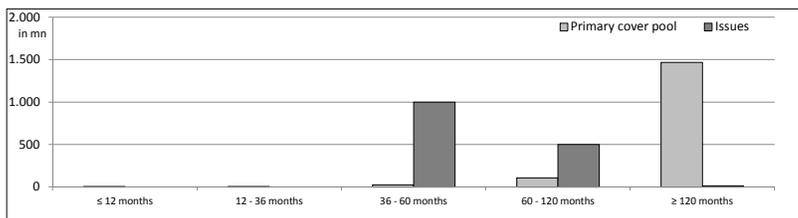
2.6 Seasoning

WA seasoning (in years)	volume	%
WA seasoning (in years)	4,6	
Seasoning consolidated	volume	%
≤ 12 months	41	3%
12 - 36 months	625	39%
36 - 60 months	440	27%
60 - 120 months	372	23%
≥ 120 months	139	9%
Total	1.617	100%
Seasoning residential*	volume	%
≤ 12 months	40	3%
12 - 36 months	603	41%
36 - 60 months	402	27%
60 - 120 months	314	21%
≥ 120 months	112	8%
Total	1.472	100%
Seasoning commercial	volume	%
≤ 12 months	2	1%
12 - 36 months	22	15%
36 - 60 months	38	26%
60 - 120 months	57	39%
≥ 120 months	27	18%
Total	146	100%



2.7 Distribution by tenor

Distribution by tenor		
WA residual life (incl. contractual amortisation)	0,0	
WA residual life (final legal maturity)	24,2	
WA residual life of issues (final legal maturity)	4,5	
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	27	2%
60 - 120 months	108	7%
≥ 120 months	1.470	91%
Total	1.617	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	1.582
Fixed rate, 1 - 2 years	4
Fixed rate, 2 - 5 years	4
Fixed rate, > 5 years	28
Total	1.617
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%