

Report Date	30.09.2016
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

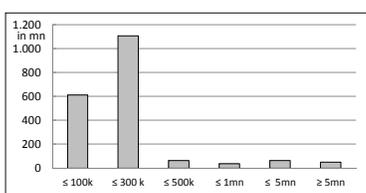
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.514,5	
Total amount of cover assets	in mn	2.083,0	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A3	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	19.827		
Number of borrowers	18.714		
Number of properties	23.058		
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)	3,5%		
Share of bullet loans (% of primary cover pool)	8,4%		
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)	17,7%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	38%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	58%		
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	1.719	19.547
thereof 0 - 100.000	612	12.214
thereof 100.000 - 300.000	1.108	7.333
300.000 - 5.000.000	165	265
thereof 300.000 - 500.000	63	177
thereof 500.000 - 1.000.000	38	55
thereof 1.000.000 - 5.000.000	64	33
≥ 5.000.000	49	5
Total	1.934	19.817



2.2 Distribution by currencies after cover pool FX derivatives

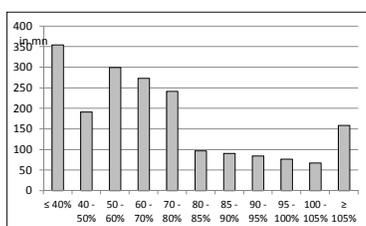
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.934
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.934

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%	355	18%
40 - 50%	191	10%
50 - 60%	299	15%
60 - 70%	273	14%
70 - 80%	241	12%
80 - 85%	97	5%
85 - 90%	91	5%
90 - 95%	84	4%
95 - 100%	77	4%
100 - 105%	68	3%
≥ 105%	159	8%
Total	1.934	100%



thereof LTV residential*	volume	%
≤ 40%	305	17%
40 - 50 %	174	10%
50 - 60 %	267	15%
60 - 70 %	242	14%
70 - 80 %	233	13%
80 - 85 %	94	5%
85 - 90 %	90	5%
90 - 95 %	81	5%
95 - 100 %	75	4%
100 - 105 %	66	4%
≥ 105 %	150	8%
Total	1.777	100%

thereof LTV commercial	volume	%
≤ 40%	49	31%
40 - 50 %	16	11%
50 - 60 %	33	21%
60 - 70 %	31	20%
70 - 80 %	8	5%
80 - 85 %	2	1%
85 - 90 %	2	1%
90 - 95 %	3	2%
95 - 100 %	2	1%
100 - 105 %	2	1%
≥ 105 %	9	5%
Total	157	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	1.934	100%
Austria	1.934	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	1.934	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	2	0%	0%

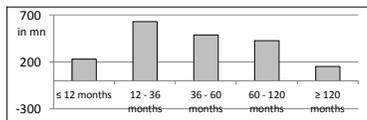
Vienna	400	21%	21%
Lower Austria	515	27%	27%
Upper Austria	179	9%	9%
Salzburg	90	5%	5%
Tyrol	79	4%	4%
Styria	395	20%	20%
Carinthia	163	8%	8%
Burgenland	77	4%	4%
Vorarlberg	35	2%	2%
Total	1.934	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.777	92%
thereof private use, incl. Multi-family housing	1.699	88%
thereof non-profit housing association	68	4%
thereof buy-to-let	10	0%
Commercial real estate	157	8%
thereof Retail	7	0%
thereof Office	20	1%
thereof Tourism/ hotel	12	1%
thereof Agriculture	3	0%
thereof Industrial	33	2%
Mixed use	0	0%
Other	82	4%
Total	1.934	100%

2.6 Seasoning

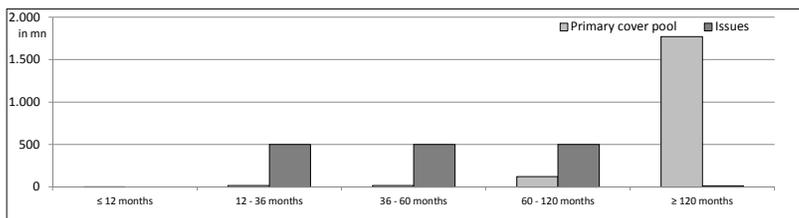
WA seasoning (in years)	volume	%
WA seasoning (in years)	4,4	
Seasoning consolidated	volume	%
≤ 12 months	230	12%
12 - 36 months	632	33%
36 - 60 months	490	25%
60 - 120 months	428	22%
≥ 120 months	154	8%
Total	1.934	100%
Seasoning residential*	volume	%
≤ 12 months	218	12%
12 - 36 months	606	34%
36 - 60 months	448	25%
60 - 120 months	382	22%
≥ 120 months	123	7%
Total	1.777	100%
Seasoning commercial	volume	%
≤ 12 months	12	7%
12 - 36 months	26	17%
36 - 60 months	42	27%
60 - 120 months	46	29%
≥ 120 months	31	20%
Total	157	100%



2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	14,0
WA residual life (final legal maturity)	25,0
WA residual life of issues (final legal maturity)	4,2
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	18	1%
36 - 60 months	18	1%
60 - 120 months	122	6%
≥ 120 months	1.773	92%
Total	1.934	100%
Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	500	33%
36 - 60 months	500	33%
60 - 120 months	500	33%
≥ 120 months	15	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	
Variable, fixed rate during the year	1.593
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	13
Fixed rate, > 5 years	327
Total	1.934
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	515
Total	1.515

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	149
thereof National Bank eligible	149
Total	149
Additional cover pool (in % of cover assets)	7%

Bonds by volume	volume	number
≤ 1.000.000	0	0
1.000.000 - 5.000.000	10	2
≥ 5.000.000	139	8
Total	149	10

Additional cover pool by currencies	volume	%
EUR	149	100%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	149	100%

Regional distribution of additional cover po	Volumen	%
EU member states	149	100%
Austria	149	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	149	100%