

Report Date	30.12.2016
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

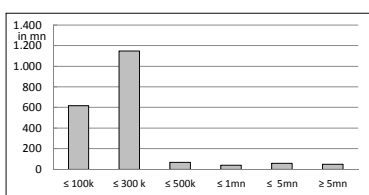
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.514,5	
Total amount of cover assets	in mn	1.983,4	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A3	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	20.435		
Number of borrowers	19.280		
Number of properties	23.797		
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)	3,4%		
Share of bullet loans (% of primary cover pool)	1,9%		
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)	22,7%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	31,0%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	50,4%		
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	1.768	20.153
thereof 0 - 100.000	618	12.563
thereof 100.000 - 300.000	1.150	7.590
300.000 - 5.000.000	167	277
thereof 300.000 - 500.000	67	189
thereof 500.000 - 1.000.000	40	58
thereof 1.000.000 - 5.000.000	60	30
≥ 5.000.000	49	5
Total	1.983	20.435



2.2 Distribution by currencies after cover pool FX derivatives

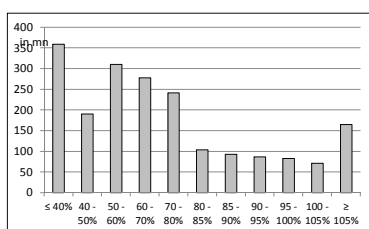
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.983
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.983

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%	359	18%
40 - 50%	191	10%
50 - 60%	310	16%
60 - 70%	278	14%
70 - 80%	242	12%
80 - 85%	104	5%
85 - 90%	93	5%
90 - 95%	87	4%
95 - 100%	83	4%
100 - 105%	71	4%
≥ 105%	165	8%
Total	1.983	100%



thereof LTV residential*	volume	%
≤ 40%	311	17%
40 - 50 %	175	10%
50 - 60 %	268	15%
60 - 70 %	252	14%
70 - 80 %	234	13%
80 - 85 %	101	6%
85 - 90 %	91	5%
90 - 95%	84	5%
95 - 100%	82	4%
100 - 105%	69	4%
≥ 105%	161	9%
Total	1.827	100%

thereof LTV commercial	volume	%
≤ 40%	48	31%
40 - 50 %	16	10%
50 - 60 %	42	27%
60 - 70 %	26	17%
70 - 80 %	8	5%
80 - 85 %	3	2%
85 - 90 %	2	2%
90 - 95%	3	2%
95 - 100%	1	1%
100 - 105%	2	1%
≥ 105%	4	3%
Total	156	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	1.983	100%
Austria	1.983	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	1.983	100%

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

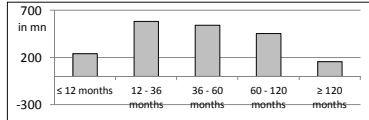
Vienna	401	20%	20%
Lower Austria	537	27%	27%
Upper Austria	188	9%	9%
Salzburg	93	5%	5%
Tyrol	79	4%	4%
Styria	403	20%	20%
Carinthia	166	8%	8%
Burgenland	80	4%	4%
Vorarlberg	35	2%	2%
Total	1.983	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.827	92%
thereof private use, incl. Multi-family housing	1.751	88%
thereof non-profit housing association	67	3%
thereof buy-to-let	9	0%
Commercial real estate	156	8%
thereof Retail	4	0%
thereof Office	23	1%
thereof Tourism/ hotel	13	1%
thereof Agriculture	3	0%
thereof Industrial	33	2%
Mixed use	0	0%
Other	80	4%
Total	1.983	100%

2.6 Seasoning

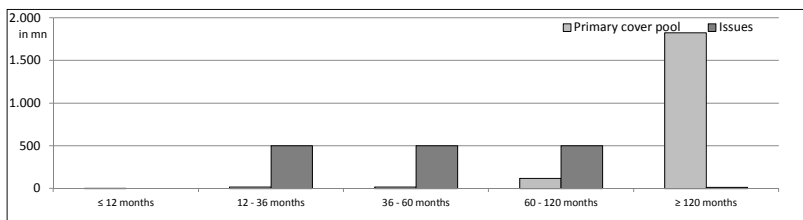
WA seasoning (in years)	volume	%
WA seasoning (in years)	4,4	
Seasoning consolidated	volume	%
≤ 12 months	243	12%
12 - 36 months	586	30%
36 - 60 months	542	27%
60 - 120 months	456	23%
≥ 120 months	157	8%
Total	1.983	100%
Seasoning residential*	volume	%
≤ 12 months	232	13%
12 - 36 months	561	31%
36 - 60 months	507	28%
60 - 120 months	401	22%
≥ 120 months	126	7%
Total	1.827	100%
Seasoning commercial	volume	%
≤ 12 months	11	7%
12 - 36 months	24	15%
36 - 60 months	35	23%
60 - 120 months	55	35%
≥ 120 months	31	20%
Total	156	100%



2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	14,4
WA residual life (final legal maturity)	25,3
WA residual life of issues (final legal maturity)	3,9
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	17	1%
36 - 60 months	18	1%
60 - 120 months	120	6%
≥ 120 months	1.826	92%
Total	1.983	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	1.532
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	14
Fixed rate, > 5 years	436
Total	1.983
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	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	2
≥ 5.000.000	0	8
Total	0	10

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%