

Report Date	29.09.2017
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

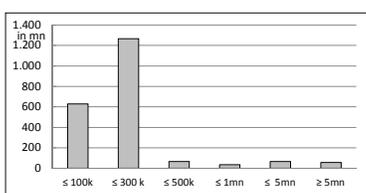
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.123	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.101		
Number of borrowers	19.967		
Number of properties	24.696		
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)	1,6%		
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)	9,7%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	40,2%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	58,2%		
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	1.896	20.820
thereof 0 - 100.000	630	12.487
thereof 100.000 - 300.000	1.266	8.333
300.000 - 5.000.000	171	275
thereof 300.000 - 500.000	67	188
thereof 500.000 - 1.000.000	36	53
thereof 1.000.000 - 5.000.000	67	34
≥ 5.000.000	56	6
Total	2.123	21.101



2.2 Distribution by currencies after cover pool FX derivatives

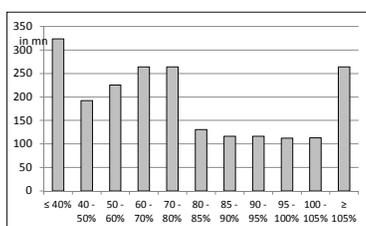
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.123
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.123

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%	324	15%
40 - 50%	192	9%
50 - 60%	225	11%
60 - 70%	264	12%
70 - 80%	264	12%
80 - 85%	131	6%
85 - 90%	116	5%
90 - 95%	117	5%
95 - 100%	112	5%
100 - 105%	113	5%
≥ 105%	264	12%
Total	2.123	100%



thereof LTV residential*	volume	%
≤ 40%	284	14%
40 - 50 %	174	9%
50 - 60 %	209	10%
60 - 70 %	252	13%
70 - 80 %	253	13%
80 - 85 %	115	6%
85 - 90 %	113	6%
90 - 95%	114	6%
95 - 100%	111	6%
100 - 105%	112	6%
≥ 105%	256	13%
Total	1.992	100%

thereof LTV commercial	volume	%
≤ 40%	40	31%
40 - 50 %	19	14%
50 - 60 %	17	13%
60 - 70 %	12	9%
70 - 80 %	11	8%
80 - 85 %	16	12%
85 - 90 %	4	3%
90 - 95%	3	2%
95 - 100%	1	1%
100 - 105%	1	1%
≥ 105%	9	7%
Total	131	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.123	100%
Austria	2.123	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%
Iceland	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	2.123	100%

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

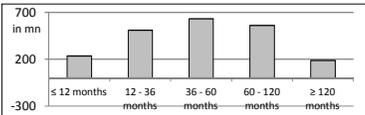
Vienna	432	20%	20%
Lower Austria	584	28%	28%
Upper Austria	208	10%	10%
Salzburg	96	5%	5%
Tyrol	79	4%	4%
Styria	428	20%	20%
Carinthia	174	8%	8%
Burgenland	86	4%	4%
Vorarlberg	34	2%	2%
Total	2.123	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.986	94%
thereof private use, incl. Multi-family housing	1.887	89%
thereof non-profit housing association	90	4%
thereof buy-to-let	9	0%
Commercial real estate	137	6%
thereof Retail	4	0%
thereof Office	17	1%
thereof Tourism/ hotel	11	1%
thereof Agriculture	3	0%
thereof Industrial	29	1%
Mixed use	0	0%
Other	72	3%
Total	2.123	100%

2.6 Seasoning

WA seasoning (in years)	volume	%
Seasoning consolidated	2.123	100%
≤ 12 months	233	11%
12 - 36 months	510	24%
36 - 60 months	630	30%
60 - 120 months	561	26%
≥ 120 months	188	9%
Total	2.123	100%



Seasoning residential*	volume	%
≤ 12 months	227	11%
12 - 36 months	491	25%
36 - 60 months	607	30%
60 - 120 months	500	25%
≥ 120 months	166	8%
Total	1.992	100%

Seasoning commercial	volume	%
≤ 12 months	6	4%
12 - 36 months	20	15%
36 - 60 months	23	18%
60 - 120 months	60	46%
≥ 120 months	22	17%
Total	131	100%

2.7 Distribution by tenor

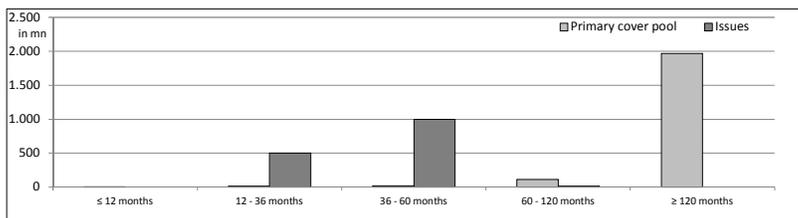
Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,2
WA residual life (final legal maturity)	25,7
WA residual life of issues (final legal maturity)	3,4

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	4	0%
12 - 36 months	15	1%
36 - 60 months	19	1%
60 - 120 months	113	5%
≥ 120 months	1.971	93%
Total	2.123	100%

Issues		
Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	500	33%
36 - 60 months	1.000	66%
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	1.918
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	3
Fixed rate, > 5 years	201
Total	2.123

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%