

Report Date	31.03.2018
Report Currency	EUR

### Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

#### 1. Overview

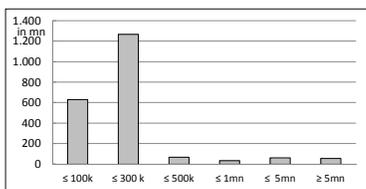
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.113	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.050		
Number of borrowers	19.955		
Number of properties	24.732		
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)	3,3%		
Share of bullet loans (% of primary cover pool)	1,4%		
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)	12,2%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	39,5%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	57%		
Number of issues	6		
Average issue size	252,5		
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 31.03.2018

Primary cover pool by loan size	volume	number
≤ 300.000	1.899	20.777
thereof 0 - 100.000	631	12.411
thereof 100.000 - 300.000	1.268	8.366
300.000 - 5.000.000	160	267
thereof 300.000 - 500.000	67	187
thereof 500.000 - 1.000.000	33	48
thereof 1.000.000 - 5.000.000	61	32
≥ 5.000.000	54	6
<b>Total</b>	<b>2.113</b>	<b>21.050</b>



2.2 Distribution by currencies after cover pool FX derivatives

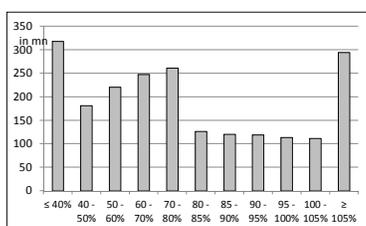
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.113
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>2.113</b>

Issues	volume
in EUR	1.515
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.515</b>

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

LTV primary cover pool	volume	%
≤ 40%	318	15%
40 - 50%	181	9%
50 - 60%	221	10%
60 - 70%	248	12%
70 - 80%	261	12%
80 - 85%	126	6%
85 - 90%	120	6%
90 - 95%	119	6%
95 - 100%	114	5%
100 - 105%	112	5%
≥ 105%	294	14%
<b>Total</b>	<b>2.113</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	285	14%
40 - 50 %	166	8%
50 - 60 %	205	10%
60 - 70 %	239	12%
70 - 80 %	251	13%
80 - 85 %	110	6%
85 - 90 %	116	6%
90 - 95 %	116	6%
95 - 100 %	112	6%
100 - 105 %	111	6%
≥ 105 %	286	14%
<b>Total</b>	<b>1.998</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	33	29%
40 - 50 %	15	14%
50 - 60 %	15	13%
60 - 70 %	8	7%
70 - 80 %	10	9%
80 - 85 %	16	14%
85 - 90 %	4	3%
90 - 95 %	3	2%
95 - 100 %	1	1%
100 - 105 %	1	1%
≥ 105 %	8	7%
<b>Total</b>	<b>114</b>	<b>100%</b>

\* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>2.113</b>	<b>100%</b>
Austria	2.113	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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
Switzerland	0	0%
<b>Total</b>	<b>2.113</b>	<b>100%</b>

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

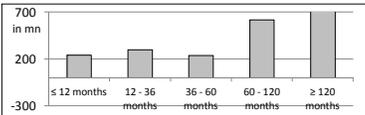
Vienna	415	20%	20%
Lower Austria	586	28%	28%
Upper Austria	216	10%	10%
Salzburg	97	5%	5%
Tyrol	74	3%	3%
Styria	427	20%	20%
Carinthia	176	8%	8%
Burgenland	90	4%	4%
Vorarlberg	33	2%	2%
<b>Total</b>	<b>2.113</b>	<b>100%</b>	<b>100%</b>

## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>1.993</b>	<b>94%</b>
thereof private use, incl. Multi-family housing	1.898	90%
thereof non-profit housing association	89	4%
thereof buy-to-let	7	0%
<b>Commercial real estate</b>	<b>120</b>	<b>6%</b>
thereof Retail	0	0%
thereof Office	20	1%
thereof Tourism/ hotel	8	0%
thereof Agriculture	2	0%
thereof Industrial	26	1%
Mixed use	0	0%
Other	63	3%
<b>Total</b>	<b>2.113</b>	<b>100%</b>

## 2.6 Seasoning

WA seasoning (in years)	volume	%
<b>Seasoning consolidated</b>	<b>2.113</b>	<b>100%</b>
≤ 12 months	241	11%
12 - 36 months	300	14%
36 - 60 months	239	11%
60 - 120 months	620	29%
≥ 120 months	713	34%
<b>Total</b>	<b>2.113</b>	<b>100%</b>



Seasoning residential*	volume	%
≤ 12 months	236	12%
12 - 36 months	283	14%
36 - 60 months	218	11%
60 - 120 months	569	28%
≥ 120 months	692	35%
<b>Total</b>	<b>1.998</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	6	5%
12 - 36 months	17	15%
36 - 60 months	20	18%
60 - 120 months	51	44%
≥ 120 months	21	18%
<b>Total</b>	<b>114</b>	<b>100%</b>

## 2.7 Distribution by tenor

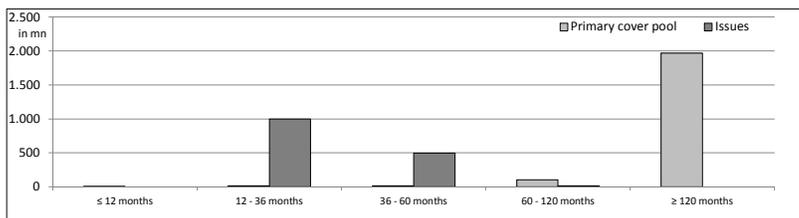
Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,2
WA residual life (final legal maturity)	26,2
WA residual life of issues (final legal maturity)	2,7

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)		
<b>Primary cover pool</b>	<b>volume</b>	<b>%</b>
≤ 12 months	3	0%
12 - 36 months	15	1%
36 - 60 months	17	1%
60 - 120 months	107	5%
≥ 120 months	1.971	93%
<b>Total</b>	<b>2.113</b>	<b>100%</b>

<b>Issues</b>	<b>volume</b>	<b>%</b>
≤ 12 months	0	0%
12 - 36 months	1.000	66%
36 - 60 months	500	33%
60 - 120 months	15	1%
≥ 120 months	0	0%
<b>Total</b>	<b>1.515</b>	<b>100%</b>



## 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	1.855
Fixed rate, 1 - 2 years	2
Fixed rate, 2 - 5 years	6
Fixed rate, > 5 years	250
<b>Total</b>	<b>2.113</b>

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
<b>Total</b>	<b>1.515</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

31.03.2018

<b>Overview</b>	<b>volume</b>
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
<b>Total</b>	<b>0</b>
<b>Additional cover pool (in % of cover assets)</b>	<b>0%</b>

<b>Bonds by volume</b>	<b>volume</b>	<b>number</b>
≤ 1.000.000	0	0
1.000.000 - 5.000.000	0	0
≥ 5.000.000	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

<b>Additional cover pool by currencies</b>	<b>volume</b>	<b>%</b>
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>

<b>Regional distribution of additional cover po</b>	<b>Volumen</b>	<b>%</b>
<b>EU member states</b>	<b>0</b>	<b>0%</b>
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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
<b>Switzerland</b>	<b>0</b>	<b>0%</b>
<b>Total</b>	<b>0</b>	<b>0%</b>