

Report Date	29.06.2018
Report Currency	EUR

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

#### 1. Overview

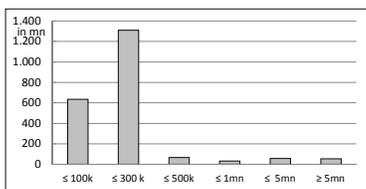
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.154	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.578		
Number of borrowers	20.440		
Number of properties	25.352		
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%		
Share of bullet loans (% of primary cover pool)	1%		
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)	14%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	42,2%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	60%		
Number of issues	6		
Average issue size	252,5		
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 29.06.2018

Primary cover pool by loan size	volume	number
≤ 300.000	1.944	21.302
thereof 0 - 100.000	635	12.677
thereof 100.000 - 300.000	1.309	8.625
300.000 - 5.000.000	158	270
thereof 300.000 - 500.000	68	191
thereof 500.000 - 1.000.000	33	49
thereof 1.000.000 - 5.000.000	57	30
≥ 5.000.000	52	6
<b>Total</b>	<b>2.154</b>	<b>21.578</b>



2.2 Distribution by currencies after cover pool FX derivatives

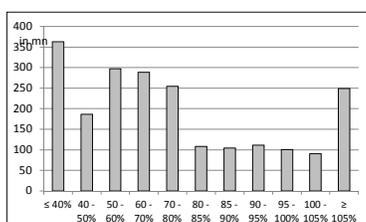
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.154
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>2.154</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%	363	17%
40 - 50%	186	9%
50 - 60%	297	14%
60 - 70%	289	13%
70 - 80%	254	12%
80 - 85%	108	5%
85 - 90%	105	5%
90 - 95%	111	5%
95 - 100%	101	5%
100 - 105%	91	4%
≥ 105%	249	12%
<b>Total</b>	<b>2.154</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	330	16%
40 - 50 %	168	8%
50 - 60 %	285	14%
60 - 70 %	280	14%
70 - 80 %	238	12%
80 - 85 %	100	5%
85 - 90 %	101	5%
90 - 95%	109	5%
95 - 100%	100	5%
100 - 105%	90	4%
≥ 105%	242	12%
<b>Total</b>	<b>2.042</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	32	29%
40 - 50 %	19	17%
50 - 60 %	11	10%
60 - 70 %	9	8%
70 - 80 %	17	15%
80 - 85 %	9	8%
85 - 90 %	4	3%
90 - 95%	3	2%
95 - 100%	1	1%
100 - 105%	0	0%
≥ 105%	8	7%
<b>Total</b>	<b>112</b>	<b>100%</b>

\* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>2.154</b>	<b>100%</b>
Austria	2.154	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>2.154</b>	<b>100%</b>

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	1	0%	0%
Vienna	417	19%	19%

Lower Austria	601	28%	28%
Upper Austria	222	10%	10%
Salzburg	98	5%	5%
Tyrol	74	3%	3%
Styria	438	20%	20%
Carinthia	179	8%	8%
Burgenland	92	4%	4%
Vorarlberg	33	2%	2%
<b>Total</b>	<b>2.154</b>	<b>100%</b>	<b>100%</b>

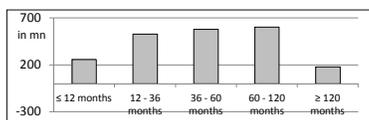
## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>2.037</b>	<b>95%</b>
thereof private use, incl. Multi-family housing	1.945	90%
thereof non-profit housing association	86	4%
thereof buy-to-let	7	0%
<b>Commercial real estate</b>	<b>117</b>	<b>5%</b>
thereof Retail	0	0%
thereof Office	20	1%
thereof Tourism/ hotel	7	0%
thereof Agriculture	2	0%
thereof Industrial	24	1%
Mixed use	0	0%
Other	64	3%
<b>Total</b>	<b>2.154</b>	<b>100%</b>

## 2.6 Seasoning

WA seasoning (in years)	4,8
-------------------------	-----

Seasoning consolidated	volume	%
≤ 12 months	258	12%
12 - 36 months	531	25%
36 - 60 months	581	27%
60 - 120 months	605	28%
≥ 120 months	179	8%
<b>Total</b>	<b>2.154</b>	<b>100%</b>



Seasoning residential*	volume	%
≤ 12 months	252	12%
12 - 36 months	515	25%
36 - 60 months	562	28%
60 - 120 months	555	27%
≥ 120 months	159	8%
<b>Total</b>	<b>2.042</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	7	6%
12 - 36 months	16	14%
36 - 60 months	19	17%
60 - 120 months	50	45%
≥ 120 months	20	18%
<b>Total</b>	<b>112</b>	<b>100%</b>

## 2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,1
WA residual life (final legal maturity)	26,4
WA residual life of issues (final legal maturity)	2,4

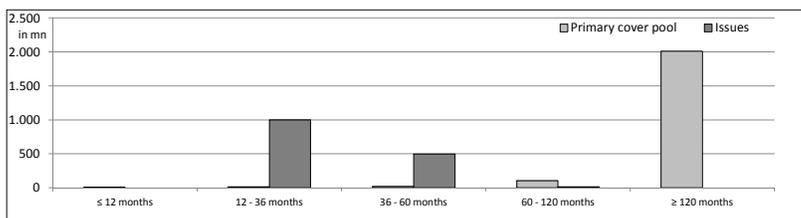
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	1	0%
12 - 36 months	15	1%
36 - 60 months	20	1%
60 - 120 months	105	5%
≥ 120 months	2.013	93%
<b>Total</b>	<b>2.154</b>	<b>100%</b>

Issues	volume	%
≤ 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	1.846
Fixed rate, 1 - 2 years	2
Fixed rate, 2 - 5 years	6
Fixed rate, > 5 years	301
<b>Total</b>	<b>2.154</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"

29.06.2018

Overview	volume
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>

Bonds by volume	volume	number
≤ 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>

Additional cover pool by currencies	volume	%
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>

Regional distribution of additional cover po	Volumen	%
<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>