

Report Date	30.09.2018
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

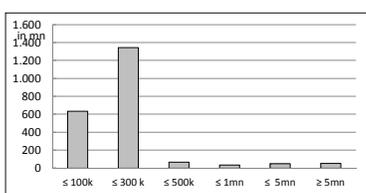
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	1.515	
Total amount of cover assets	in mn	2.188	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.570		
Number of borrowers	20.474		
Number of properties	25.375		
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)	17%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	44,5%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	63%		
Number of issues	6		
Average issue size	252,5		
WA LTV according to rating agency definition (%) *	71%		
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 30.09.2018

Primary cover pool by loan size	volume	number
≤ 300.000	1.982	21.292
thereof 0 - 100.000	636	12.453
thereof 100.000 - 300.000	1.347	8.839
300.000 - 5.000.000	154	272
thereof 300.000 - 500.000	68	192
thereof 500.000 - 1.000.000	36	53
thereof 1.000.000 - 5.000.000	50	27
≥ 5.000.000	52	6
Total	2.188	21.570



2.2 Distribution by currencies after cover pool FX derivatives

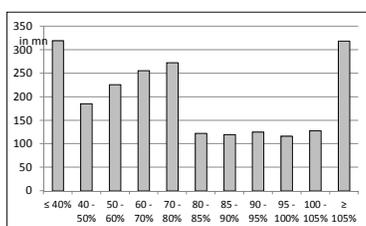
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.188
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.188

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%	319	15%
40 - 50%	185	8%
50 - 60%	226	10%
60 - 70%	255	12%
70 - 80%	273	12%
80 - 85%	123	6%
85 - 90%	120	5%
90 - 95%	125	6%
95 - 100%	116	5%
100 - 105%	128	6%
≥ 105%	319	15%
Total	2.188	100%



thereof LTV residential*	volume	%
≤ 40%	291	14%
40 - 50 %	166	8%
50 - 60 %	215	10%
60 - 70 %	246	12%
70 - 80 %	253	12%
80 - 85 %	117	6%
85 - 90 %	117	6%
90 - 95%	122	6%
95 - 100%	115	6%
100 - 105%	127	6%
≥ 105%	311	15%
Total	2.080	100%

thereof LTV commercial	volume	%
≤ 40%	28	26%
40 - 50 %	19	18%
50 - 60 %	11	10%
60 - 70 %	9	8%
70 - 80 %	19	18%
80 - 85 %	6	6%
85 - 90 %	3	3%
90 - 95%	3	3%
95 - 100%	1	1%
100 - 105%	1	1%
≥ 105%	7	7%
Total	108	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.188	100%
Austria	2.188	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	2.188	100%

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

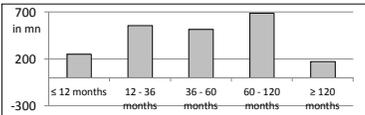
Vienna	413	19%	19%
Lower Austria	614	28%	28%
Upper Austria	230	11%	11%
Salzburg	99	5%	5%
Tyrol	74	3%	3%
Styria	446	20%	20%
Carinthia	184	8%	8%
Burgenland	94	4%	4%
Vorarlberg	32	1%	1%
Total	2.188	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	2.075	95%
thereof private use, incl. Multi-family housing	1.984	91%
thereof non-profit housing association	85	4%
thereof buy-to-let	6	0%
Commercial real estate	113	5%
thereof Retail	0	0%
thereof Office	19	1%
thereof Tourism/ hotel	8	0%
thereof Agriculture	2	0%
thereof Industrial	24	1%
Mixed use	0	0%
Other	60	3%
Total	2.188	100%

2.6 Seasoning

WA seasoning (in years)	volume	%
Seasoning consolidated	2.188	100%
≤ 12 months	252	12%
12 - 36 months	556	25%
36 - 60 months	517	24%
60 - 120 months	689	31%
≥ 120 months	173	8%
Total	2.188	100%



Seasoning residential*	volume	%
≤ 12 months	246	12%
12 - 36 months	540	26%
36 - 60 months	498	24%
60 - 120 months	638	31%
≥ 120 months	157	8%
Total	2.080	100%

Seasoning commercial	volume	%
≤ 12 months	6	6%
12 - 36 months	16	15%
36 - 60 months	19	18%
60 - 120 months	51	47%
≥ 120 months	16	15%
Total	108	100%

2.7 Distribution by tenor

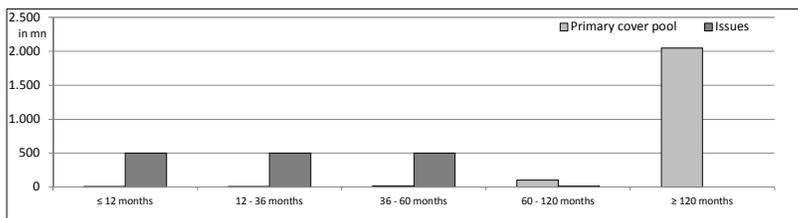
Distribution by tenor	
WA residual life (incl. contractual amortisation)	15,1
WA residual life (final legal maturity)	26,5
WA residual life of issues (final legal maturity)	2,2

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	8	0%
12 - 36 months	8	0%
36 - 60 months	22	1%
60 - 120 months	104	5%
≥ 120 months	2.047	94%
Total	2.188	100%

Issues		
volume	%	
≤ 12 months	500	33%
12 - 36 months	500	33%
36 - 60 months	500	33%
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	1.809
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	7
Fixed rate, > 5 years	371
Total	2.188

Issues	volume
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	0
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"

30.09.2018

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	A-

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%