

Report Date	31.12.2018
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

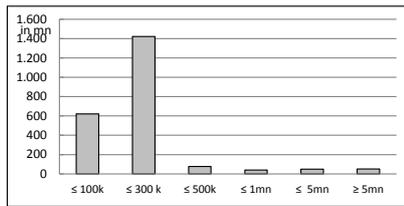
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	2.015	
Total amount of cover assets	in mn	2.261	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.832		
Number of borrowers	20.697		
Number of properties	25.710		
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)	20%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	12,2%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	28%		
Number of issues	8		
Average issue size	251,9		
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 31.12.2018

Primary cover pool by loan size		
	volume	number
≤ 300.000	2.043	21.518
thereof 0 - 100.000	621	12.325
thereof 100.000 - 300.000	1.422	9.193
300.000 - 5.000.000	166	308
thereof 300.000 - 500.000	77	219
thereof 500.000 - 1.000.000	40	60
thereof 1.000.000 - 5.000.000	49	29
≥ 5.000.000	52	6
Total	2.261	21.832



2.2 Distribution by currencies after cover pool FX derivatives

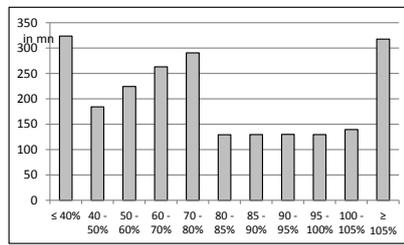
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	
	volume
in EUR	2.261
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.261

Issues	
	volume
in EUR	2.015
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.015

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

LTV primary cover pool	volume	%
≤ 40%	324	14%
40 - 50%	184	8%
50 - 60%	224	10%
60 - 70%	263	12%
70 - 80%	290	13%
80 - 85%	129	6%
85 - 90%	130	6%
90 - 95%	130	6%
95 - 100%	129	6%
100 - 105%	139	6%
≥ 105%	318	14%
Total	2.261	100%



thereof LTV residential*	volume	%
≤ 40%	297	14%
40 - 50 %	169	8%
50 - 60 %	211	10%
60 - 70 %	252	12%
70 - 80 %	269	13%
80 - 85 %	123	6%
85 - 90 %	126	6%
90 - 95%	128	6%
95 - 100%	129	6%
100 - 105%	139	6%
≥ 105%	311	14%
Total	2.154	100%

thereof LTV commercial	volume	%
≤ 40%	27	25%
40 - 50 %	15	14%
50 - 60 %	13	12%
60 - 70 %	11	10%
70 - 80 %	21	20%
80 - 85 %	6	6%
85 - 90 %	4	3%
90 - 95%	2	2%
95 - 100%	1	1%
100 - 105%	1	1%
≥ 105%	7	6%
Total	107	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.261	100%
Austria	2.261	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	2.261	100%

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

Vienna	417	18%	18%
Lower Austria	644	28%	28%
Upper Austria	242	11%	11%
Salzburg	98	4%	4%
Tyrol	75	3%	3%
Styria	461	20%	20%
Carinthia	193	9%	9%
Burgenland	98	4%	4%
Vorarlberg	33	1%	1%
Total	2.261	100%	100%

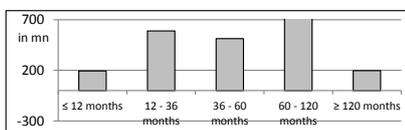
2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	2.148	95%
thereof private use, incl. Multi-family housing	2.059	91%
thereof non-profit housing association	84	4%
thereof buy-to-let	6	0%
Commercial real estate	112	5%
thereof Retail	1	0%
thereof Office	16	1%
thereof Tourism/ hotel	8	0%
thereof Agriculture	2	0%
thereof Industrial	24	1%
Mixed use	0	0%
Other	61	3%
Total	2.261	100%

2.6 Seasoning

WA seasoning (in years)	4,9
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Seasoning consolidated	volume	%
≤ 12 months	194	9%
12 - 36 months	589	26%
36 - 60 months	513	23%
60 - 120 months	768	34%
≥ 120 months	197	9%
Total	2.261	100%



Seasoning residential*	volume	%
≤ 12 months	185	9%
12 - 36 months	573	27%
36 - 60 months	498	23%
60 - 120 months	723	34%
≥ 120 months	174	8%
Total	2.154	100%

Seasoning commercial	volume	%
≤ 12 months	9	8%
12 - 36 months	16	15%
36 - 60 months	14	13%
60 - 120 months	45	42%
≥ 120 months	23	21%
Total	107	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	14,5
WA residual life (final legal maturity)	26,7
WA residual life of issues (final legal maturity)	1,7

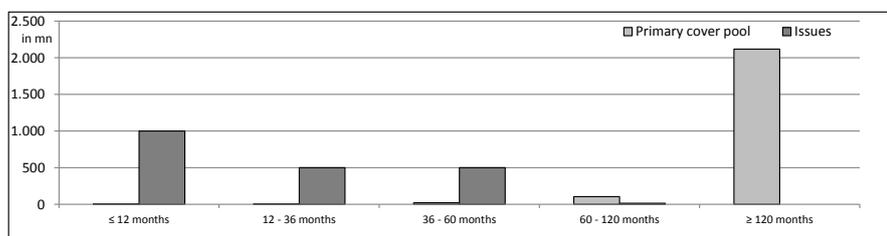
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	8	0%
12 - 36 months	7	0%
36 - 60 months	23	1%
60 - 120 months	106	5%
≥ 120 months	2.117	94%
Total	2.261	100%

Issues	volume	%
≤ 12 months	1.000	50%
12 - 36 months	500	25%
36 - 60 months	500	25%
60 - 120 months	15	1%
≥ 120 months	0	0%
Total	2.015	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	1.802
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	7
Fixed rate, > 5 years	450
Total	2.261

Issues	volume
Variable, fixed rate during the year	1.000
Fixed rate, 1 - 2 years	500
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	15
Total	2.015

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

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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 pool	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%