

| | |
|-----------------|------------|
| Report Date | 29.03.2019 |
| Report Currency | EUR |

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

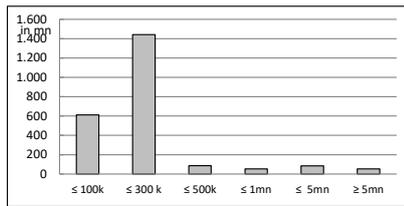
| | | | |
|--|---------|-------|-----|
| CRD/ UCITS compliant | Ja | | |
| Share of ECB eligible bonds (in % of additional cover pool) | n.p. | | |
| Total amount of outstanding issues | in mn | 2.015 | |
| Total amount of cover assets | in mn | 2.331 | |
| Rating agencies | Moody's | Fitch | S&P |
| Issuer rating | A2 | A- | 0 |
| Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen | Aaa | 0 | 0 |
| Number of loans | 21.702 | | |
| Number of borrowers | 20.579 | | |
| Number of properties | 25.640 | | |
| 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) | 24% | | |
| Nominal over-collateralisation (total cover pool / outstanding issues in %) | 15,7% | | |
| Present value over-collateralisation (PV total cover pool / PV outstanding issues in %) | 34% | | |
| 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 29.03.2019

| Primary cover pool by loan size | volume | number |
|---------------------------------|--------------|---------------|
| ≤ 300.000 | 2.054 | 21.327 |
| thereof 0 - 100.000 | 612 | 12.028 |
| thereof 100.000 - 300.000 | 1.442 | 9.299 |
| 300.000 - 5.000.000 | 225 | 369 |
| thereof 300.000 - 500.000 | 86 | 245 |
| thereof 500.000 - 1.000.000 | 54 | 79 |
| thereof 1.000.000 - 5.000.000 | 85 | 45 |
| ≥ 5.000.000 | 52 | 6 |
| Total | 2.331 | 21.702 |



2.2 Distribution by currencies after cover pool FX derivatives

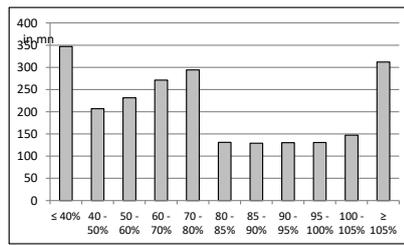
| FX derivatives | volume |
|------------------------------|--------|
| FX derivatives in cover pool | no |
| nominal of FX derivatives | 0 |

| Primary cover pool | volume |
|--------------------|--------------|
| in EUR | 2.331 |
| in CHF | 0 |
| in USD | 0 |
| in JPY | 0 |
| Other | 0 |
| Total | 2.331 |

| 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% | 347 | 15% |
| 40 - 50% | 207 | 9% |
| 50 - 60% | 231 | 10% |
| 60 - 70% | 271 | 12% |
| 70 - 80% | 294 | 13% |
| 80 - 85% | 131 | 6% |
| 85 - 90% | 129 | 6% |
| 90 - 95% | 130 | 6% |
| 95 - 100% | 131 | 6% |
| 100 - 105% | 147 | 6% |
| ≥ 105% | 312 | 13% |
| Total | 2.331 | 100% |



| thereof LTV residential* | volume | % |
|--------------------------|--------------|-------------|
| ≤ 40% | 318 | 14% |
| 40 - 50 % | 192 | 9% |
| 50 - 60 % | 219 | 10% |
| 60 - 70 % | 262 | 12% |
| 70 - 80 % | 275 | 12% |
| 80 - 85 % | 125 | 6% |
| 85 - 90 % | 126 | 6% |
| 90 - 95% | 128 | 6% |
| 95 - 100% | 130 | 6% |
| 100 - 105% | 146 | 7% |
| ≥ 105% | 305 | 14% |
| Total | 2.226 | 100% |

| thereof LTV commercial | volume | % |
|------------------------|------------|-------------|
| ≤ 40% | 29 | 27% |
| 40 - 50 % | 15 | 14% |
| 50 - 60 % | 12 | 12% |
| 60 - 70 % | 9 | 9% |
| 70 - 80 % | 20 | 19% |
| 80 - 85 % | 6 | 6% |
| 85 - 90 % | 3 | 3% |
| 90 - 95% | 2 | 2% |
| 95 - 100% | 1 | 1% |
| 100 - 105% | 1 | 1% |
| ≥ 105% | 7 | 6% |
| Total | 105 | 100% |

* residential including non-profit housing association

2.4 Regional distribution

| Regional distribution | volume | % |
|--------------------------|--------------|-------------|
| EU member states | 2.331 | 100% |
| Austria | 2.331 | 100% |
| 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 | 2.331 | 100% |

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

| | | | |
|---------------|--------------|-------------|-------------|
| Vienna | 432 | 19% | 19% |
| Lower Austria | 656 | 28% | 28% |
| Upper Austria | 244 | 10% | 10% |
| Salzburg | 100 | 4% | 4% |
| Tyrol | 76 | 3% | 3% |
| Styria | 478 | 20% | 20% |
| Carinthia | 215 | 9% | 9% |
| Burgenland | 97 | 4% | 4% |
| Vorarlberg | 33 | 1% | 1% |
| Total | 2.331 | 100% | 100% |

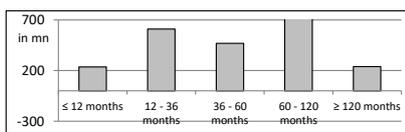
2.5 Distribution by use of property

| Primary cover pool by use of property | volume | % |
|---|--------------|-------------|
| Residential | 2.221 | 95% |
| thereof private use, incl. Multi-family housing | 2.073 | 89% |
| thereof non-profit housing association | 142 | 6% |
| thereof buy-to-let | 5 | 0% |
| Commercial real estate | 110 | 5% |
| thereof Retail | 0 | 0% |
| thereof Office | 16 | 1% |
| thereof Tourism/ hotel | 8 | 0% |
| thereof Agriculture | 2 | 0% |
| thereof Industrial | 22 | 1% |
| Mixed use | 0 | 0% |
| Other | 62 | 3% |
| Total | 2.331 | 100% |

2.6 Seasoning

| | |
|-------------------------|-----|
| WA seasoning (in years) | 5,2 |
|-------------------------|-----|

| Seasoning consolidated | volume | % |
|------------------------|--------------|-------------|
| ≤ 12 months | 236 | 10% |
| 12 - 36 months | 611 | 26% |
| 36 - 60 months | 470 | 20% |
| 60 - 120 months | 776 | 33% |
| ≥ 120 months | 239 | 10% |
| Total | 2.331 | 100% |



| Seasoning residential* | volume | % |
|------------------------|--------------|-------------|
| ≤ 12 months | 227 | 10% |
| 12 - 36 months | 596 | 27% |
| 36 - 60 months | 458 | 21% |
| 60 - 120 months | 732 | 33% |
| ≥ 120 months | 212 | 10% |
| Total | 2.226 | 100% |

| Seasoning commercial | volume | % |
|----------------------|------------|-------------|
| ≤ 12 months | 8 | 8% |
| 12 - 36 months | 15 | 14% |
| 36 - 60 months | 11 | 11% |
| 60 - 120 months | 44 | 41% |
| ≥ 120 months | 27 | 25% |
| Total | 105 | 100% |

2.7 Distribution by tenor

| Distribution by tenor | |
|---|------|
| WA residual life (incl. contractual amortisation) | 13,4 |
| WA residual life (final legal maturity) | 26,3 |
| WA residual life of issues (final legal maturity) | 1,5 |

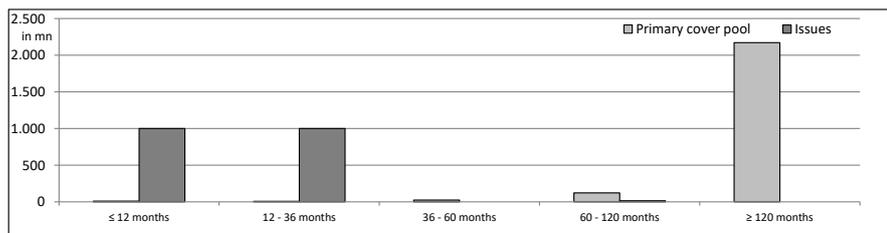
| Commercial | |
|---|------|
| WA residual life (incl. contractual amortisation) | n.p. |
| WA residual life (final legal maturity) | n.p. |

| 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 | 122 | 5% |
| ≥ 120 months | 2.170 | 93% |
| Total | 2.331 | 100% |

| Issues | volume | % |
|-----------------|--------------|-------------|
| ≤ 12 months | 1.000 | 50% |
| 12 - 36 months | 1.000 | 50% |
| 36 - 60 months | 0 | 0% |
| 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 | 1.765 |
| Fixed rate, 1 - 2 years | 1 |
| Fixed rate, 2 - 5 years | 8 |
| Fixed rate, > 5 years | 558 |
| Total | 2.331 |

| 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"

29.03.2019

| 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% |