

Report Date
Report Currency

28.06.2019
EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

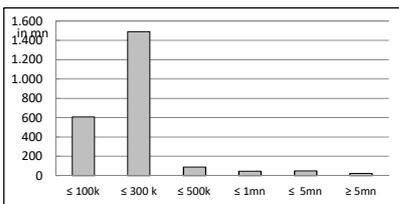
CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	2.015	
Total amount of cover assets	in mn	2.302	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	21.888		
Number of borrowers	20.747		
Number of properties	25.761		
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)	25%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	14,2%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	35%		
Number of issues	7		
Average issue size	287,8		
WA LTV according to rating agency definition (%) *	75%		
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

Primary cover pool by loan size		
	volume	number
≤ 300.000	2.096	21.528
thereof 0 - 100.000	607	11.981
thereof 100.000 - 300.000	1.489	9.547
300.000 - 5.000.000	185	356
thereof 300.000 - 500.000	90	255
thereof 500.000 - 1.000.000	47	70
thereof 1.000.000 - 5.000.000	48	31
≥ 5.000.000	22	4
Total	2.302	21.888



2.2 Distribution by currencies after cover pool FX derivatives

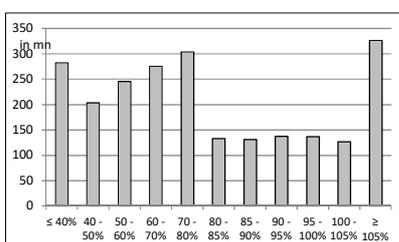
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.302
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.302

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%	282	12%
40 - 50%	203	9%
50 - 60%	245	11%
60 - 70%	275	12%
70 - 80%	304	13%
80 - 85%	133	6%
85 - 90%	131	6%
90 - 95%	138	6%
95 - 100%	137	6%
100 - 105%	127	6%
≥ 105%	326	14%
Total	2.302	100%



thereof LTV residential*	volume	%
≤ 40%	260	12%
40 - 50 %	190	9%
50 - 60 %	232	11%
60 - 70 %	265	12%
70 - 80 %	290	13%
80 - 85 %	127	6%
85 - 90 %	128	6%
90 - 95%	136	6%
95 - 100%	136	6%
100 - 105%	127	6%
≥ 105%	319	14%
Total	2.211	100%

thereof LTV commercial	volume	%
≤ 40%	22	24%
40 - 50 %	13	15%
50 - 60 %	13	14%
60 - 70 %	10	11%
70 - 80 %	14	15%
80 - 85 %	6	7%
85 - 90 %	3	3%
90 - 95%	2	2%
95 - 100%	1	1%
100 - 105%	0	0%
≥ 105%	7	8%
Total	90	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.302	100%
Austria	2.302	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	2.302	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	371	16%	16%

Lower Austria	659	29%	29%
Upper Austria	251	11%	11%
Salzburg	97	4%	4%
Tyrol	74	3%	3%
Styria	528	23%	23%
Carinthia	192	8%	8%
Burgenland	99	4%	4%
Vorarlberg	32	1%	1%
Total	2.302	100%	100%

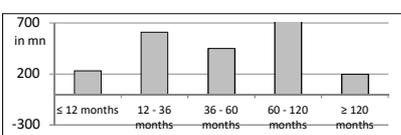
2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	2.211	96%
thereof private use, incl. Multi-family housing	2.101	91%
thereof non-profit housing association	109	5%
thereof buy-to-let	1	0%
Commercial real estate	90	4%
thereof Retail	0	0%
thereof Office	12	1%
thereof Tourism/ hotel	6	0%
thereof Agriculture	1	0%
thereof Industrial	13	1%
Mixed use	2	0%
Other	56	2%
Total	2.302	100%

2.6 Seasoning

WA seasoning (in years)	5,1
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Seasoning consolidated	volume	%
≤ 12 months	230	10%
12 - 36 months	611	27%
36 - 60 months	451	20%
60 - 120 months	815	35%
≥ 120 months	195	8%
Total	2.302	100%



Seasoning residential*	volume	%
≤ 12 months	223	10%
12 - 36 months	595	27%
36 - 60 months	439	20%
60 - 120 months	776	35%
≥ 120 months	179	8%
Total	2.211	100%

Seasoning commercial	volume	%
≤ 12 months	7	8%
12 - 36 months	16	18%
36 - 60 months	12	14%
60 - 120 months	39	43%
≥ 120 months	16	18%
Total	90	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	12,6
WA residual life (final legal maturity)	25,9
WA residual life of issues (final legal maturity)	4,8

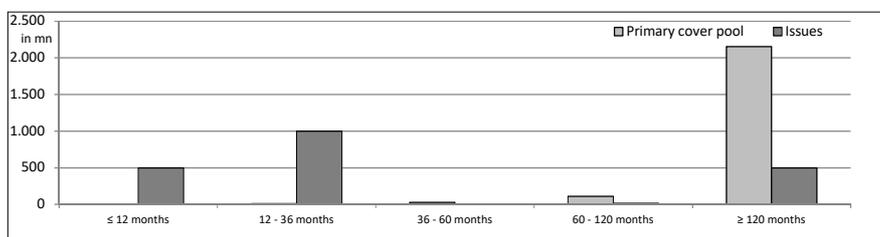
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	2	0%
12 - 36 months	9	0%
36 - 60 months	27	1%
60 - 120 months	110	5%
≥ 120 months	2.154	94%
Total	2.302	100%

Issues	volume	%
≤ 12 months	500	25%
12 - 36 months	1.000	50%
36 - 60 months	0	0%
60 - 120 months	15	1%
≥ 120 months	500	25%
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	1.737
Fixed rate, 1 - 2 years	2
Fixed rate, 2 - 5 years	9
Fixed rate, > 5 years	554
Total	2.302

Issues	volume
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	500
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	515
Total	2.015

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

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 poc	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%