

Report Date
Report Currency

30.09.2019
EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

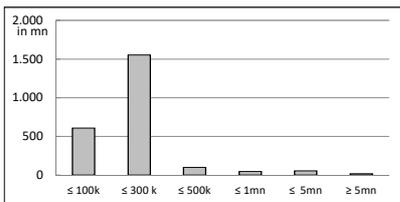
CRD/ UCITS compliant	yes		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	2.015	
Total amount of cover assets	in mn	2.379	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	22.485		
Number of borrowers	21.318		
Number of properties	26.571		
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)	2%		
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)	28%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	18,1%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	45%		
Number of issues	7		
Average issue size	287,8		
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

Primary cover pool by loan size		
	volume	number
≤ 300.000	2.163	22.101
thereof 0 - 100.000	609	12.178
thereof 100.000 - 300.000	1.554	9.923
300.000 - 5.000.000	199	382
thereof 300.000 - 500.000	99	280
thereof 500.000 - 1.000.000	47	71
thereof 1.000.000 - 5.000.000	53	31
≥ 5.000.000	17	2
Total	2.379	22.485



2.2 Distribution by currencies after cover pool FX derivatives

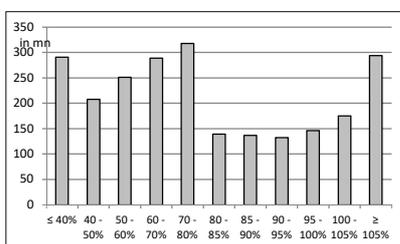
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.379
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.379

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%	291	12%
40 - 50%	208	9%
50 - 60%	251	11%
60 - 70%	289	12%
70 - 80%	318	13%
80 - 85%	139	6%
85 - 90%	137	6%
90 - 95%	132	6%
95 - 100%	146	6%
100 - 105%	175	7%
≥ 105%	294	12%
Total	2.379	100%



thereof LTV residential*	volume	%
≤ 40%	270	12%
40 - 50 %	194	8%
50 - 60 %	238	10%
60 - 70 %	279	12%
70 - 80 %	298	13%
80 - 85 %	137	6%
85 - 90 %	134	6%
90 - 95%	131	6%
95 - 100%	145	6%
100 - 105%	175	8%
≥ 105%	286	13%
Total	2.289	100%

thereof LTV commercial	volume	%
≤ 40%	20	23%
40 - 50 %	13	15%
50 - 60 %	13	14%
60 - 70 %	9	10%
70 - 80 %	19	21%
80 - 85 %	3	3%
85 - 90 %	2	3%
90 - 95%	1	1%
95 - 100%	1	2%
100 - 105%	0	0%
≥ 105%	8	9%
Total	91	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	2.379	100%
Austria	2.379	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	2.379	100%

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

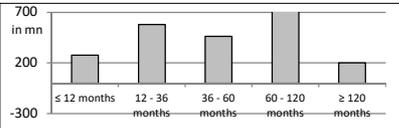
Vienna	384	16%	16%
Lower Austria	675	28%	28%
Upper Austria	265	11%	11%
Salzburg	99	4%	4%
Tyrol	77	3%	3%
Styria	543	23%	23%
Carinthia	203	9%	9%
Burgenland	102	4%	4%
Vorarlberg	32	1%	1%
Total	2.379	100%	100%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	2.283	96%
thereof private use, incl. Multi-family housing	2.196	92%
thereof non-profit housing association	82	3%
thereof buy-to-let	5	0%
Commercial real estate	96	4%
thereof Retail	0	0%
thereof Office	14	1%
thereof Tourism/ hotel	6	0%
thereof Agriculture	2	0%
thereof Industrial	14	1%
Mixed use	0	0%
Other	60	3%
Total	2.379	100%

2.6 Seasoning

WA seasoning (in years)	4,9	
Seasoning consolidated	volume	%
≤ 12 months	277	12%
12 - 36 months	580	24%
36 - 60 months	463	19%
60 - 120 months	857	36%
≥ 120 months	202	8%
Total	2.379	100%



Seasoning residential*	volume	%
≤ 12 months	271	12%
12 - 36 months	568	25%
36 - 60 months	445	19%
60 - 120 months	819	36%
≥ 120 months	186	8%
Total	2.289	100%

Seasoning commercial	volume	%
≤ 12 months	6	7%
12 - 36 months	12	14%
36 - 60 months	18	20%
60 - 120 months	39	43%
≥ 120 months	16	18%
Total	91	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	13,0
WA residual life (final legal maturity)	26,7
WA residual life of issues (final legal maturity)	7,0

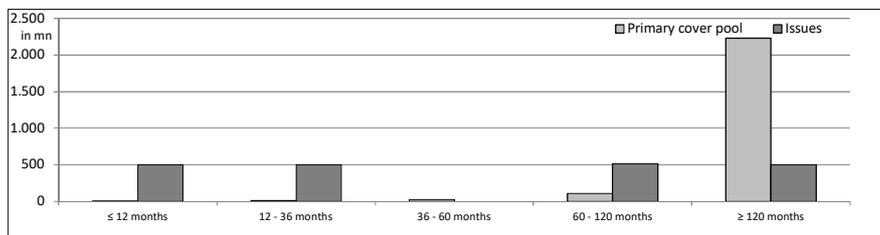
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	12	0%
36 - 60 months	26	1%
60 - 120 months	110	5%
≥ 120 months	2.229	94%
Total	2.379	100%

Issues	volume	%
≤ 12 months	500	25%
12 - 36 months	500	25%
36 - 60 months	0	0%
60 - 120 months	515	26%
≥ 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	1.712
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	9
Fixed rate, > 5 years	657
Total	2.379

Issues	volume
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	500
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	1.015
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%