

Report Date

30.06.2020

Report Currency

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	3.565	
Total amount of cover assets	in mn	3.939	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans		32.931	
Number of borrowers		28.491	
Number of properties		36.531	
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)		8%	
Share of loans in foreign currency (% of primary cover pool)		6%	
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)		47%	
Nominal over-collateralisation (total cover pool / outstanding issues in %)		11%	
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		42%	
Number of issues		15	
Average issue size		237,7	
WA LTV according to rating agency definition (%) *		72%	
WA LTV according to Austrian definition (%) **		n.p.	

\*LTV definition rating agencies: (total loans outstanding per borrower + total prior-ranking mortgages)/ total of property values

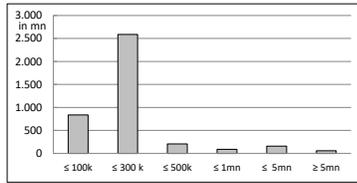
\*\*LTV Austrian calculation: loan amount in cover pool/ total of property values minus prior-ranking mortgages

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	3.426	32.121
thereof 0 - 100.000	838	15.933
thereof 100.000 - 300.000	2.588	16.188
300.000 - 5.000.000	453	804
thereof 300.000 - 500.000	206	584
thereof 500.000 - 1.000.000	88	134
thereof 1.000.000 - 5.000.000	159	86
≥ 5.000.000	60	6
<b>Total</b>	<b>3.939</b>	<b>32.931</b>



2.2 Distribution by currencies after cover pool FX derivatives

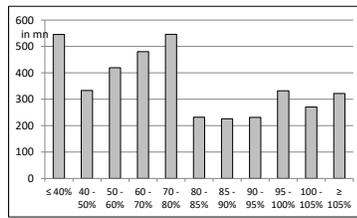
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	3.719
in CHF	221
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>3.939</b>

Issues	volume
in EUR	3.565
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>3.565</b>

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

LTV primary cover pool	volume	%
≤ 40%	545	14%
40 - 50%	333	8%
50 - 60%	420	11%
60 - 70%	480	12%
70 - 80%	546	14%
80 - 85%	232	6%
85 - 90%	226	6%
90 - 95%	231	6%
95 - 100%	332	8%
100 - 105%	271	7%
≥ 105%	322	8%
<b>Total</b>	<b>3.939</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	501	13%
40 - 50 %	308	8%
50 - 60 %	399	11%
60 - 70 %	461	12%
70 - 80 %	513	14%
80 - 85 %	228	6%
85 - 90 %	215	6%
90 - 95%	228	6%
95 - 100%	328	9%
100 - 105%	268	7%
≥ 105%	316	8%
<b>Total</b>	<b>3.765</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	45	26%
40 - 50 %	26	15%
50 - 60 %	20	12%
60 - 70 %	19	11%
70 - 80 %	33	19%
80 - 85 %	4	2%
85 - 90 %	11	6%
90 - 95%	4	2%
95 - 100%	3	2%
100 - 105%	3	2%
≥ 105%	6	3%
<b>Total</b>	<b>174</b>	<b>100%</b>

\* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>3.939</b>	<b>100%</b>
Austria	3.587	91%
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	352	9%
UK	0	0%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
Switzerland	0	0%
<b>Total</b>	<b>3.939</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	632	18%	16%
Lower Austria	1.020	28%	26%
Upper Austria	387	11%	10%
Salzburg	154	4%	4%
Tyrol	152	4%	4%
Styria	708	20%	18%
Carinthia	303	8%	8%
Burgenland	144	4%	4%
Vorarlberg	87	2%	2%
<b>Total</b>	<b>3.587</b>	<b>100%</b>	<b>91%</b>

## 2.5 Distribution by use of property

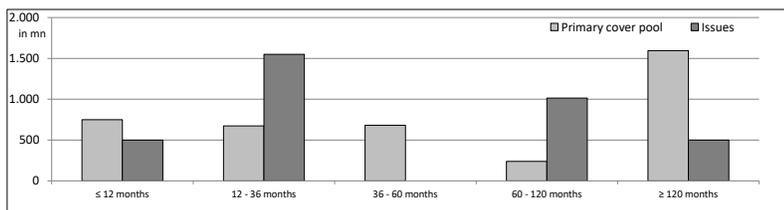
Primary cover pool by use of property		
	volume	%
<b>Residential</b>	<b>3.765</b>	<b>96%</b>
thereof private use, incl. Multi-family housing	3.486	88%
thereof non-profit housing association	261	7%
thereof buy-to-let	18	0%
<b>Commercial real estate</b>	<b>174</b>	<b>4%</b>
thereof Retail	21	1%
thereof Office	5	0%
thereof Tourism/ hotel	11	0%
thereof Agriculture	0	0%
thereof Industrial	18	0%
Mixed use	5	0%
Other	115	3%
<b>Total</b>	<b>3.939</b>	<b>100%</b>

## 2.6 Seasoning

WA seasoning (in years)			5,6
<b>Seasoning consolidated</b>			
≤ 12 months	802	20%	
12 - 36 months	650	16%	
36 - 60 months	694	18%	
60 - 120 months	1.118	28%	
≥ 120 months	676	17%	
<b>Total</b>	<b>3.939</b>	<b>100%</b>	
<b>Seasoning residential*</b>			
≤ 12 months	787	21%	
12 - 36 months	635	17%	
36 - 60 months	659	18%	
60 - 120 months	1.071	28%	
≥ 120 months	613	16%	
<b>Total</b>	<b>3.765</b>	<b>100%</b>	
<b>Seasoning commercial</b>			
≤ 12 months	15	8%	
12 - 36 months	14	8%	
36 - 60 months	35	20%	
60 - 120 months	47	27%	
≥ 120 months	63	36%	
<b>Total</b>	<b>174</b>	<b>100%</b>	

## 2.7 Distribution by tenor

Distribution by tenor					
WA residual life (incl. contractual amortisation)	11,5				
WA residual life (final legal maturity)	25,4				
WA residual life of issues (final legal maturity)	5,2				
<b>Commercial</b>					
WA residual life (incl. contractual amortisation)	n.p.				
WA residual life (final legal maturity)	n.p.				
<b>Residential</b>					
WA residual life (incl. contractual amortisation)	n.p.				
WA residual life (final legal maturity)	n.p.				
Distribution by tenor (final legal maturity)					
<b>Primary cover pool</b>	<b>Issues</b>				
≤ 12 months	750	19%	500	14%	
12 - 36 months	674	17%	1.550	43%	
36 - 60 months	681	17%	0	0%	
60 - 120 months	240	6%	1.015	28%	
≥ 120 months	1.595	40%	500	14%	
<b>Total</b>	<b>3.939</b>	<b>100%</b>	<b>Total</b>	<b>3.565</b>	<b>100%</b>



## 2.8 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no
<b>Primary cover pool</b>	
Variable, fixed rate during the year	2.081
Fixed rate, 1 - 2 years	18
Fixed rate, 2 - 5 years	26
Fixed rate, > 5 years	1.814
<b>Total</b>	<b>3.939</b>
<b>Issues</b>	
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	1.550
Fixed rate, > 5 years	1.515
<b>Total</b>	<b>3.565</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
<b>Total</b>	<b>0</b>
<b>Additional cover pool (in % of cover assets)</b>	<b>0%</b>

Bonds by volume	volume	number
≤ 1.000.000	0	0
1.000.000 - 5.000.000	0	0
≥ 5.000.000	0	0
<b>Total</b>	<b>0</b>	<b>A-</b>

Additional cover pool by currencies	volume	%
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
<b>Total</b>	<b>0</b>	<b>0%</b>

Regional distribution of additional cover poc	Volumen	%
<b>EU member states</b>	<b>0</b>	<b>0%</b>
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%
Finland	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%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
<b>other countries</b>	<b>0</b>	<b>0%</b>
<b>Switzerland</b>	<b>0</b>	<b>0%</b>
<b>Total</b>	<b>0</b>	<b>0%</b>