

Report Date

30.09.2020

Report Currency

EUR

## Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

## 1. Overview

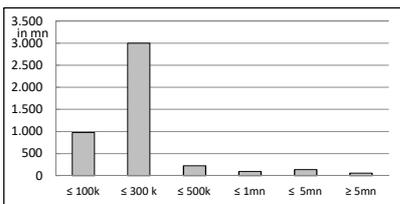
CRD/ UCITS compliant	yes		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	3.965	
Total amount of cover assets	in mn	4.489	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	41.918		
Number of borrowers	33.264		
Number of properties	40.238		
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)	5%		
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)	58%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	13%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	62%		
Number of issues	14		
Average issue size	283,2		
WA LTV according to rating agency definition (%) *	73%		
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	3.979	41.073
thereof 0 - 100.000	977	20.357
thereof 100.000 - 300.000	3.001	20.716
300.000 - 5.000.000	453	839
thereof 300.000 - 500.000	223	625
thereof 500.000 - 1.000.000	90	138
thereof 1.000.000 - 5.000.000	139	76
≥ 5.000.000	58	6
<b>Total</b>	<b>4.489</b>	<b>41.918</b>



2.2 Distribution by currencies after cover pool FX derivatives

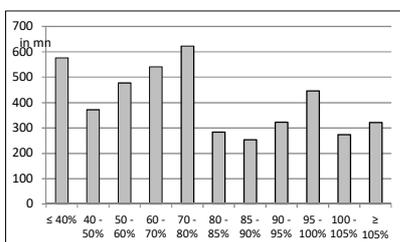
FX derivatives	Volumen
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	Volumen
in EUR	4.249
in CHF	240
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>4.489</b>

Issues	volume
in EUR	3.965
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>3.965</b>

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

LTV primary cover pool	volume	%
≤ 40%	575	13%
40 - 50%	372	8%
50 - 60%	478	11%
60 - 70%	541	12%
70 - 80%	622	14%
80 - 85%	284	6%
85 - 90%	254	6%
90 - 95%	323	7%
95 - 100%	446	10%
100 - 105%	274	6%
≥ 105%	321	7%
<b>Total</b>	<b>4.489</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40 %	538	12%
40 - 50 %	346	8%
50 - 60 %	460	11%
60 - 70 %	526	12%
70 - 80 %	588	14%
80 - 85 %	277	6%
85 - 90 %	246	6%
90 - 95 %	320	7%
95 - 100 %	441	10%
100 - 105 %	274	6%
≥ 105 %	312	7%
<b>Total</b>	<b>4.328</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40 %	38	23%
40 - 50 %	26	16%
50 - 60 %	18	11%
60 - 70 %	16	10%
70 - 80 %	34	21%
80 - 85 %	7	4%
85 - 90 %	8	5%
90 - 95 %	3	2%
95 - 100 %	5	3%
100 - 105 %	0	0%
≥ 105 %	9	5%
<b>Total</b>	<b>161</b>	<b>100%</b>

\* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>4.489</b>	<b>100%</b>
Austria	3.656	81%
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	833	19%
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>4.489</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	633	17%	14%

Lower Austria	1.042	29%	23%
Upper Austria	402	11%	9%
Salzburg	158	4%	4%
Tyrol	152	4%	3%
Styria	722	20%	16%
Carinthia	315	9%	7%
Burgenland	150	4%	3%
Vorarlberg	82	2%	2%
<b>Total</b>	<b>3.656</b>	<b>100%</b>	<b>81%</b>

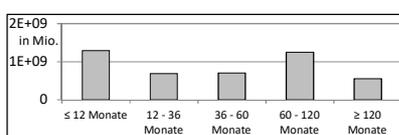
## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>4.328</b>	<b>96%</b>
thereof private use, incl. Multi-family housing	4.055	90%
thereof non-profit housing association	255	6%
thereof buy-to-let	18	0%
<b>Commercial real estate</b>	<b>161</b>	<b>4%</b>
thereof Retail	12	0%
thereof Office	6	0%
thereof Tourism/ hotel	11	0%
thereof Agriculture	0	0%
thereof Industrial	16	0%
Mixed use	4	0%
Other	111	2%
<b>Total</b>	<b>4.489</b>	<b>100%</b>

## 2.6 Seasoning

<b>WA seasoning (in years)</b>	<b>4,4</b>
--------------------------------	------------

Seasoning consolidated	volume	%
≤ 12 months	1.295	29%
12 - 36 months	691	15%
36 - 60 months	701	16%
60 - 120 months	1.247	28%
≥ 120 months	555	12%
<b>Total</b>	<b>4.489</b>	<b>100%</b>



Seasoning residential*	volume	%
≤ 12 months	1.282	30%
12 - 36 months	673	16%
36 - 60 months	672	16%
60 - 120 months	1.199	28%
≥ 120 months	501	12%
<b>Total</b>	<b>4.328</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	13	8%
12 - 36 months	17	11%
36 - 60 months	28	18%
60 - 120 months	49	30%
≥ 120 months	54	33%
<b>Total</b>	<b>161</b>	<b>100%</b>

## 2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	13,4
WA residual life (final legal maturity)	26,1
WA residual life of issues (final legal maturity)	6,2

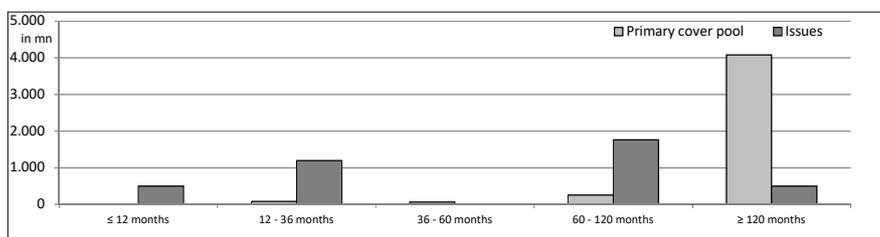
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	9	0%
12 - 36 months	83	2%
36 - 60 months	62	1%
60 - 120 months	255	6%
≥ 120 months	4.080	91%
<b>Total</b>	<b>4.489</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	500	13%
12 - 36 months	1.200	30%
36 - 60 months	0	0%
60 - 120 months	1.765	45%
≥ 120 months	500	13%
<b>Total</b>	<b>3.965</b>	<b>100%</b>



## 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	1.896
Fixed rate, 1 - 2 years	44
Fixed rate, 2 - 5 years	57
Fixed rate, > 5 years	2.491
<b>Total</b>	<b>4.489</b>

Issues	volume
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	1.100
Fixed rate, 2 - 5 years	100
Fixed rate, > 5 years	2.265
<b>Total</b>	<b>3.965</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

<b>Overview</b>	<b>volume</b>
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>

<b>Bonds by volume</b>	<b>volume</b>	<b>number</b>
≤ 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>0</b>

<b>Additional cover pool by currencies</b>	<b>volume</b>	<b>%</b>
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>

<b>Regional distribution of additional cover poc</b>	<b>volume</b>	<b>%</b>
<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%
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%
<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>