

Report Date	31.12.2020
Report Currency	EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

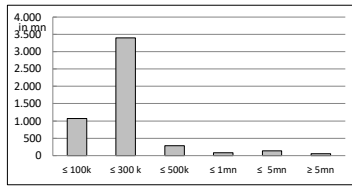
CRD/ UCITS compliant		yes		
Share of ECB eligible bonds (in % of additional cover pool)		n.p.		
Total amount of outstanding issues	in mn	4.465		
Total amount of cover assets	in mn	5.035		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	A2	0	0	
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0	
Number of loans		43.095		
Number of borrowers		36.139		
Number of properties		43.407		
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)		1%		
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)		59%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		13%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		38%		
Number of issues		18		
Average issue size		248,1		
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	4.471	42.077
thereof 0 - 100.000	1.074	20.814
thereof 100.000 - 300.000	3.397	21.263
300.000 - 5.000.000	508	1.012
thereof 300.000 - 500.000	286	805
thereof 500.000 - 1.000.000	87	133
thereof 1.000.000 - 5.000.000	135	74
≥ 5.000.000	56	6
Total	5.035	41.918



2.2 Distribution by currencies after cover pool FX derivatives

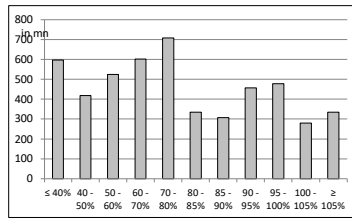
FX derivatives	Volumen
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	Volumen
in EUR	4.805
in CHF	231
in USD	0
in JPY	0
Other	0
Total	4.489

Issues	volume
in EUR	4.465
in CHF	0
in USD	0
in JPY	0
Other	0
Total	4.465

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

LTV primary cover pool	volume	%
≤ 40%	596	12%
40 - 50%	418	8%
50 - 60%	524	10%
60 - 70%	601	12%
70 - 80%	707	14%
80 - 85%	334	7%
85 - 90%	307	6%
90 - 95%	456	9%
95 - 100%	478	9%
100 - 105%	280	6%
≥ 105%	335	7%
Total	5.035	100%



thereof LTV residential*	volume	%
≤ 40 %	557	11%
40 - 50 %	392	8%
50 - 60 %	505	10%
60 - 70 %	583	12%
70 - 80 %	675	14%
80 - 85 %	323	7%
85 - 90 %	302	6%
90 - 95%	452	9%
95 - 100%	473	10%
100 - 105%	280	6%
≥ 105%	326	7%
Total	4.868	100%

thereof LTV commercial	volume	%
≤ 40 %	40	24%
40 - 50 %	26	16%
50 - 60 %	18	11%
60 - 70 %	18	11%
70 - 80 %	33	20%
80 - 85 %	11	6%
85 - 90 %	5	3%
90 - 95%	4	3%
95 - 100%	5	3%
100 - 105%	0	0%
≥ 105%	8	5%
Total	168	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	5.035	100%
Austria	3.841	76%
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	1.194	24%
UK	0	0%
EEA member states	0	0%
Iceland	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	5.035	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	647	17%	13%
Lower Austria	1.106	29%	22%
Upper Austria	433	11%	9%
Salzburg	167	4%	3%
Tyrol	163	4%	3%
Styria	754	20%	15%
Carinthia	327	9%	6%
Burgenland	160	4%	3%
Vorarlberg	84	2%	2%
Total	3.841	100%	76%

2.5 Distribution by use of property

Primary cover pool by use of property		
	volume	%
Residential	4.868	97%
thereof private use, incl. Multi-family housing	4.617	92%
thereof non-profit housing association	234	5%
thereof buy-to-let	17	0%
Commercial real estate	168	3%
thereof Retail	13	0%
thereof Office	8	0%
thereof Tourism/ hotel	12	0%
thereof Agriculture	0	0%
thereof Industrial	19	0%
Mixed use	4	0%
Other	112	2%
Total	5.035	100%

2.6 Seasoning

WA seasoning (in years)			4,4
Seasoning consolidated			
≤ 12 months	1.662	33%	
12 - 36 months	862	17%	
36 - 60 months	748	15%	
60 - 120 months	1.245	25%	
≥ 120 months	519	10%	
Total	5.035	100%	
Seasoning residential*			
≤ 12 months	1.642	34%	
12 - 36 months	832	17%	
36 - 60 months	698	14%	
60 - 120 months	1.228	25%	
≥ 120 months	468	10%	
Total	4.868	100%	
Seasoning commercial			
≤ 12 months	20	12%	
12 - 36 months	30	18%	
36 - 60 months	49	29%	
60 - 120 months	17	10%	
≥ 120 months	51	31%	
Total	168	100%	

2.7 Distribution by tenor

Distribution by tenor		
WA residual life (incl. contractual amortisation)		10,3
WA residual life (final legal maturity)		26,3
WA residual life of issues (final legal maturity)		7,3
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	1	0%
12 - 36 months	89	2%
36 - 60 months	59	1%
60 - 120 months	219	4%
≥ 120 months	4.667	93%
Total	5.035	100%
Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	1.700	38%
36 - 60 months	0	0%
60 - 120 months	1.765	40%
≥ 120 months	1.000	22%
Total	4.465	100%

2.8 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no
Primary cover pool	
Variable, fixed rate during the year	2.050
Fixed rate, 1 - 2 years	72
Fixed rate, 2 - 5 years	38
Fixed rate, > 5 years	2.876
Total	5.035
Issues	
Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	1.100
Fixed rate, 2 - 5 years	600
Fixed rate, > 5 years	2.765
Total	4.465

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	0

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 po	volume	%
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%