

Report Date
Report Currency

31.12.2019
EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

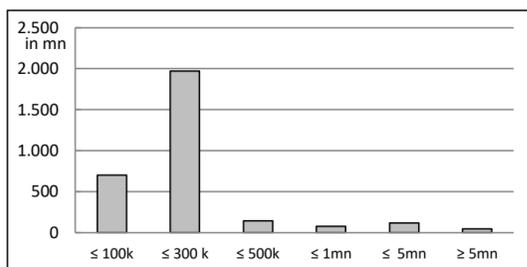
CRD/ UCITS compliant				yes
Share of ECB eligible bonds (in % of additional cover pool)				n.p.
Total amount of outstanding issues		in mn		2.315
Total amount of cover assets		in mn		3.058
Rating agencies		Moody's	Fitch	S&P
Issuer rating		A2	A-	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen		Aaa	0	0
Number of loans				26.253
Number of borrowers				24.313
Number of properties				30.491
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)				9%
Share of loans in foreign currency (% of primary cover pool)				9%
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)				36%
Nominal over-collateralisation (total cover pool / outstanding issues in %)				18,1%
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)				61%
Number of issues				9
Average issue size				287,8
WA LTV according to rating agency definition (%) *				68%
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	2.671	25.653
thereof 0 - 100.000	700	13.363
thereof 100.000 - 300.000	1.970	12.290
300.000 - 5.000.000	340	594
thereof 300.000 - 500.000	146	412
thereof 500.000 - 1.000.000	78	118
thereof 1.000.000 - 5.000.000	116	64
≥ 5.000.000	48	6
Total	3.058	26.253



2.2 Distribution by currencies after cover pool FX derivatives

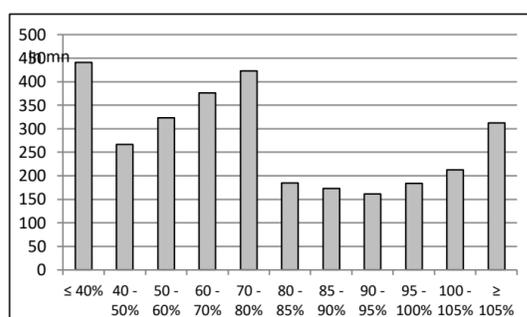
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	2.792
in CHF	267
in USD	0
in JPY	0
Other	0
Total	3.058

Issues	volume
in EUR	2.315
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.315

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

LTV primary cover pool	volume	%
≤ 40%	441	14%
40 - 50%	267	9%
50 - 60%	323	11%
60 - 70%	376	12%
70 - 80%	423	14%
80 - 85%	185	6%
85 - 90%	173	6%
90 - 95%	162	5%
95 - 100%	184	6%
100 - 105%	213	7%
≥ 105%	312	10%
Total	3.058	100%



thereof LTV residential*	volume	%
≤ 40%	411	14%
40 - 50 %	249	8%
50 - 60 %	309	11%
60 - 70 %	362	12%
70 - 80 %	402	14%
80 - 85 %	179	6%
85 - 90 %	166	6%
90 - 95%	159	5%
95 - 100%	181	6%
100 - 105%	213	7%
≥ 105%	302	10%
Total	2.932	100%

thereof LTV commercial	volume	%
≤ 40%	30	24%
40 - 50 %	18	14%
50 - 60 %	14	11%
60 - 70 %	15	12%
70 - 80 %	21	16%
80 - 85 %	6	5%
85 - 90 %	7	5%
90 - 95%	3	2%
95 - 100%	3	2%
100 - 105%	0	0%
≥ 105%	10	8%
Total	126	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	3.058	100%
Austria	3.058	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	3.058	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	519	17%	17%

Lower Austria	838	27%	27%
Upper Austria	337	11%	11%
Salzburg	141	5%	5%
Tyrol	140	5%	5%
Styria	617	20%	20%
Carinthia	265	9%	9%
Burgenland	124	4%	4%
Vorarlberg	78	3%	3%
Total	3.058	100%	100%

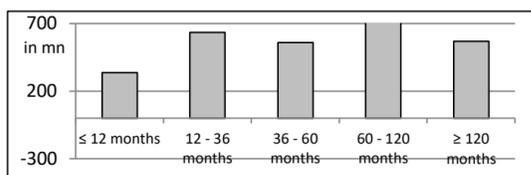
2.5 Distribution by use of property

Primary cover pool by use of property		volume	%
Residential		2.932	96%
thereof private use, incl. Multi-family housing		2.693	88%
thereof non-profit housing association		223	7%
thereof buy-to-let		17	1%
Commercial real estate		126	4%
thereof Retail		0	0%
thereof Office		15	0%
thereof Tourism/ hotel		14	0%
thereof Agriculture		3	0%
thereof Industrial		14	0%
Mixed use		4	0%
Other		77	3%
Total		3.058	100%

2.6 Seasoning

WA seasoning (in years)	6,0
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Seasoning consolidated	volume	%
≤ 12 months	337	11%
12 - 36 months	635	21%
36 - 60 months	558	18%
60 - 120 months	958	31%
≥ 120 months	570	19%
Total	3.058	100%



Seasoning residential*	volume	%
≤ 12 months	332	11%
12 - 36 months	624	21%
36 - 60 months	542	18%
60 - 120 months	918	31%
≥ 120 months	517	18%
Total	2.932	100%

Seasoning commercial	volume	%
≤ 12 months	6	5%
12 - 36 months	11	9%
36 - 60 months	17	13%
60 - 120 months	40	32%
≥ 120 months	53	42%
Total	126	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	12,8
WA residual life (final legal maturity)	24,6
WA residual life of issues (final legal maturity)	6,0

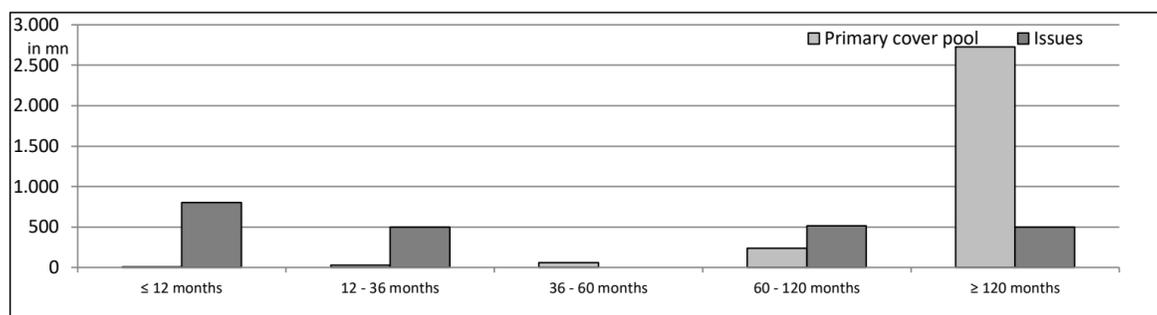
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	9	0%
12 - 36 months	29	1%
36 - 60 months	57	2%
60 - 120 months	238	8%
≥ 120 months	2.726	89%
Total	3.058	100%

Issues	volume	%
≤ 12 months	800	35%
12 - 36 months	500	22%
36 - 60 months	0	0%
60 - 120 months	515	22%
≥ 120 months	500	22%
Total	2.315	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	1.943
Fixed rate, 1 - 2 years	3
Fixed rate, 2 - 5 years	21
Fixed rate, > 5 years	1.090
Total	3.058

Issues	volume
Variable, fixed rate during the year	800
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	500
Fixed rate, > 5 years	1.015
Total	2.315

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%