

Report Date

31.03.2020

Report Currency

EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

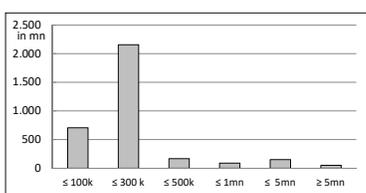
CRD/ UCITS compliant		yes		
Share of ECB eligible bonds (in % of additional cover pool)		n.p.		
Total amount of outstanding issues	in mn	2.915		
Total amount of cover assets	in mn	3.323		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	A2	A-	0	
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0	
Number of loans		27.446		
Number of borrowers		25.735		
Number of properties		31.974		
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)		7%		
Share of loans in foreign currency (% of primary cover pool)		8%		
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)		40%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		14%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		46%		
Number of issues		11		
Average issue size		265,		
WA LTV according to rating agency definition (%) *		72%		
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	2.863	26.749
thereof 0 - 100.000	707	13.377
thereof 100.000 - 300.000	2.156	13.372
300.000 - 5.000.000	410	691
thereof 300.000 - 500.000	169	473
thereof 500.000 - 1.000.000	89	135
thereof 1.000.000 - 5.000.000	152	83
≥ 5.000.000	49	6
Total	3.323	27.446



2.2 Distribution by currencies after cover pool FX derivatives

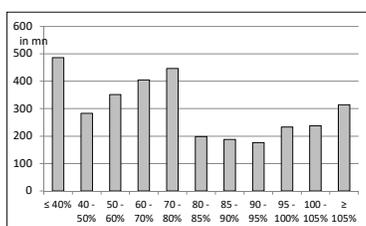
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	3.060
in CHF	263
in USD	0
in JPY	0
Other	0
Total	3.323

Issues	volume
in EUR	2.915
in CHF	0
in USD	0
in JPY	0
Other	0
Total	2.915

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

LTV primary cover pool	volume	%
≤ 40%	486	15%
40 - 50%	284	9%
50 - 60%	352	11%
60 - 70%	405	12%
70 - 80%	447	13%
80 - 85%	198	6%
85 - 90%	188	6%
90 - 95%	177	5%
95 - 100%	233	7%
100 - 105%	238	7%
≥ 105%	314	9%
Total	3.323	100%



thereof LTV residential*	volume	%
≤ 40%	448	14%
40 - 50 %	262	8%
50 - 60 %	338	11%
60 - 70 %	388	12%
70 - 80 %	425	13%
80 - 85 %	194	6%
85 - 90 %	177	6%
90 - 95%	174	5%
95 - 100%	230	7%
100 - 105%	238	7%
≥ 105%	303	10%
Total	3.177	100%

thereof LTV commercial	volume	%
≤ 40%	38	26%
40 - 50 %	22	15%
50 - 60 %	14	9%
60 - 70 %	17	12%
70 - 80 %	22	15%
80 - 85 %	4	3%
85 - 90 %	11	7%
90 - 95%	2	2%
95 - 100%	4	2%
100 - 105%	0	0%
≥ 105%	11	8%
Total	146	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	3.323	100%
Austria	3.288	99%
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	35	1%
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	3.323	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	568	17%	17%

Lower Austria	929	28%	28%
Upper Austria	356	11%	11%
Salzburg	143	4%	4%
Tyrol	142	4%	4%
Styria	654	20%	20%
Carinthia	281	9%	8%
Burgenland	134	4%	4%
Vorarlberg	81	2%	2%
Total	3.288	100%	99%

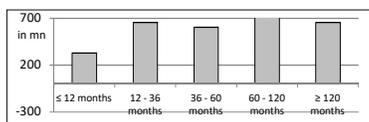
2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	3.177	96%
thereof private use, incl. Multi-family housing	2.891	87%
thereof non-profit housing association	269	8%
thereof buy-to-let	18	1%
Commercial real estate	146	4%
thereof Retail	0	0%
thereof Office	20	1%
thereof Tourism/ hotel	13	0%
thereof Agriculture	4	0%
thereof Industrial	16	0%
Mixed use	4	0%
Other	88	3%
Total	3.323	100%

2.6 Seasoning

WA seasoning (in years)	6,1
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Seasoning consolidated	volume	%
≤ 12 months	328	10%
12 - 36 months	657	20%
36 - 60 months	605	18%
60 - 120 months	1.078	32%
≥ 120 months	655	20%
Total	3.323	100%



Seasoning residential*	volume	%
≤ 12 months	321	10%
12 - 36 months	645	20%
36 - 60 months	588	18%
60 - 120 months	1.028	32%
≥ 120 months	596	19%
Total	3.177	100%

Seasoning commercial	volume	%
≤ 12 months	7	5%
12 - 36 months	12	8%
36 - 60 months	17	12%
60 - 120 months	50	34%
≥ 120 months	59	41%
Total	146	100%

2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	12,3
WA residual life (final legal maturity)	24,7
WA residual life of issues (final legal maturity)	6,1

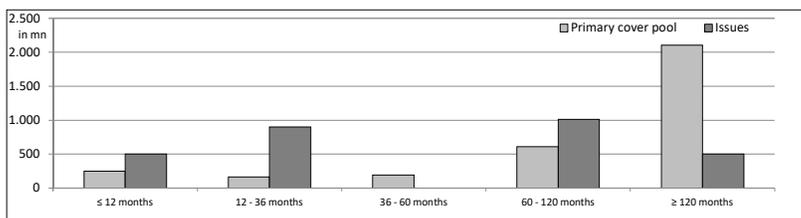
Commercial	
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	n.p.

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	250	8%
12 - 36 months	164	5%
36 - 60 months	194	6%
60 - 120 months	608	18%
≥ 120 months	2.107	63%
Total	3.323	100%

Issues	volume	%
≤ 12 months	500	17%
12 - 36 months	900	31%
36 - 60 months	0	0%
60 - 120 months	1.015	35%
≥ 120 months	500	17%
Total	2.915	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	2.007
Fixed rate, 1 - 2 years	4
Fixed rate, 2 - 5 years	23
Fixed rate, > 5 years	1.289
Total	3.323

Issues	volume
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	900
Fixed rate, 2 - 5 years	0
Fixed rate, > 5 years	1.515
Total	2.915

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 po	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%