

Report Date	31.03.2021
Report Currency	EUR

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

#### 1. Overview

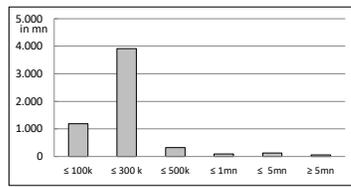
CRD/ UCITS compliant	Yes		
Share of ECB eligible bonds (in % of additional cover pool)	n.p.		
Total amount of outstanding issues	in mn	4.965	
Total amount of cover assets	in mn	5.693	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	48.686		
Number of borrowers	40.054		
Number of properties	48.211		
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)	7%		
Share of loans in foreign currency (% of primary cover pool)	4%		
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 %)	15%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	40%		
Number of issues	19		
Average issue size	261,3		
WA LTV according to rating agency definition (%) *	74%		
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	5.100	47.600
thereof 0 - 100.000	1.188	23.252
thereof 100.000 - 300.000	3.912	24.348
300.000 - 5.000.000	537	1.080
thereof 300.000 - 500.000	320	859
thereof 500.000 - 1.000.000	92	149
thereof 1.000.000 - 5.000.000	125	72
≥ 5.000.000	55	6
<b>Total</b>	<b>5.693</b>	<b>48.686</b>



2.2 Distribution by currencies after cover pool FX derivatives

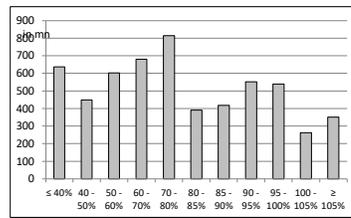
FX derivatives	volume
FX derivatives in cover pool	No
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	5.453
in CHF	240
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>5.693</b>

Issues	volume
in EUR	4.965
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>4.965</b>

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

LTV primary cover pool	volume	%
≤ 40%	636	11%
40 - 50%	448	8%
50 - 60%	602	11%
60 - 70%	680	12%
70 - 80%	814	14%
80 - 85%	390	7%
85 - 90%	418	7%
90 - 95%	552	10%
95 - 100%	539	9%
100 - 105%	262	5%
≥ 105%	352	6%
<b>Total</b>	<b>5.693</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40 %	596	11%
40 - 50 %	424	8%
50 - 60 %	583	11%
60 - 70 %	661	12%
70 - 80 %	780	14%
80 - 85 %	378	7%
85 - 90 %	413	7%
90 - 95%	547	10%
95 - 100%	534	10%
100 - 105%	262	5%
≥ 105%	342	6%
<b>Total</b>	<b>5.519</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40 %	41	23%
40 - 50 %	24	14%
50 - 60 %	19	11%
60 - 70 %	19	11%
70 - 80 %	34	19%
80 - 85 %	12	7%
85 - 90 %	5	3%
90 - 95%	5	3%
95 - 100%	5	3%
100 - 105%	0	0%
≥ 105%	10	6%
<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>5.693</b>	<b>100%</b>
Austria	4.132	73%
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	1.561	27%
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>5.693</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	741	18%	13%
Lower Austria	1.177	28%	21%
Upper Austria	463	11%	8%
Salzburg	176	4%	3%
Tyrol	172	4%	3%
Styria	794	19%	14%
Carinthia	350	8%	6%
Burgenland	174	4%	3%
Vorarlberg	86	2%	2%
<b>Total</b>	<b>4.132</b>	<b>100%</b>	<b>73%</b>

## 2.5 Distribution by use of property

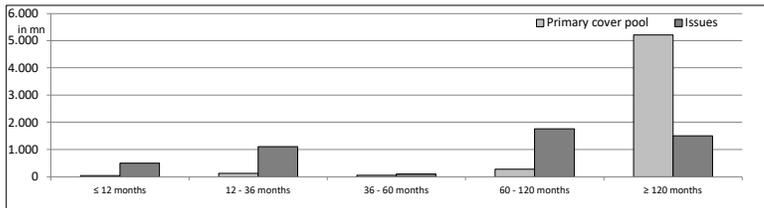
Primary cover pool by use of property		
	volume	%
<b>Residential</b>	<b>5.519</b>	<b>97%</b>
thereof private use, incl. Multi-family housing	5.271	93%
thereof non-profit housing association	231	4%
thereof buy-to-let	17	0%
<b>Commercial real estate</b>	<b>174</b>	<b>3%</b>
thereof Retail	12	0%
thereof Office	8	0%
thereof Tourism/ hotel	10	0%
thereof Agriculture	0	0%
thereof Industrial	19	0%
Mixed use	5	0%
Other	120	2%
<b>Total</b>	<b>5.693</b>	<b>100%</b>

## 2.6 Seasoning

WA seasoning (in years)			4,2
<b>Seasoning consolidated</b>			
≤ 12 months	1.967	35%	
12 - 36 months	1.113	20%	
36 - 60 months	744	13%	
60 - 120 months	1.028	18%	
≥ 120 months	840	15%	
<b>Total</b>	<b>5.693</b>	<b>100%</b>	
<b>Seasoning residential*</b>			
≤ 12 months	1.950	35%	
12 - 36 months	1.088	20%	
36 - 60 months	714	13%	
60 - 120 months	980	18%	
≥ 120 months	787	14%	
<b>Total</b>	<b>5.519</b>	<b>100%</b>	
<b>Seasoning commercial</b>			
≤ 12 months	17	10%	
12 - 36 months	25	14%	
36 - 60 months	31	18%	
60 - 120 months	47	27%	
≥ 120 months	54	31%	
<b>Total</b>	<b>174</b>	<b>100%</b>	

## 2.7 Distribution by tenor

Distribution by tenor				
WA residual life (incl. contractual amortisation)	9,9			
WA residual life (final legal maturity)	26,2			
WA residual life of issues (final legal maturity)	8,4			
<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	37	1%	500	10%
12 - 36 months	117	2%	1.100	22%
36 - 60 months	54	1%	100	2%
60 - 120 months	279	5%	1.765	36%
≥ 120 months	5.205	91%	1.500	30%
<b>Total</b>	<b>5.693</b>	<b>100%</b>	<b>4.965</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	2.104
Fixed rate, 1 - 2 years	100
Fixed rate, 2 - 5 years	40
Fixed rate, > 5 years	3.449
<b>Total</b>	<b>5.693</b>
<b>Issues</b>	
Variable, fixed rate during the year	500
Fixed rate, 1 - 2 years	600
Fixed rate, 2 - 5 years	600
Fixed rate, > 5 years	3.265
<b>Total</b>	<b>4.965</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 po</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>