

Report Date

29.12.2017

Report Currency

EUR

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

## 1. Overview

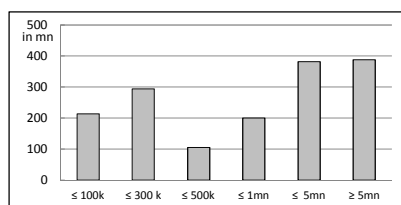
CRD/ UCITS compliant	yes		
Share of ECB eligible bonds (in % of additional cover pool)	0%		
Total amount of outstanding issues	in mn	1.109	
Total amount of cover assets	in mn	1.608	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	A
Cover pool rating	Aa1	NR	NR
Number of loans	7.794		
Number of borrowers	6.030		
Number of properties	6.819		
Average exposure per borrower	in mn	0,3	
Average loan amount	in mn	0,2	
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)	13%		
Share of bullet loans (% of primary cover pool)	12%		
Share of loans in foreign currency (% of primary cover pool)	2%		
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)	22%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	45%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	58%		
Number of issues	13		
Average issue size	85,3		
WA LTV according to rating agency definition (%) *	54%		
WA LTV according to Austrian definition (%) **	48%		

## 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	507,1	7.001
thereof 0 - 100.000	213	5.142
thereof 100.000 - 300.000	294	1.859
300.000 - 5.000.000	687,5	759
thereof 300.000 - 500.000	105	274
thereof 500.000 - 1.000.000	200	278
thereof 1.000.000 - 5.000.000	382	207
≥ 5.000.000	388	32
<b>Total</b>	<b>1.583,0</b>	<b>7.792</b>



### 2.2 Distribution by currencies after cover pool FX derivatives

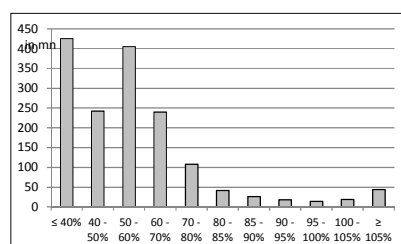
FX derivatives	volume
FX derivatives in cover pool	No
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.543
in CHF	38
in USD	0
in JPY	1
Other	0,0
<b>Total</b>	<b>1.583,0</b>

Issues	volume
in EUR	1.109
in CHF	0,0
in USD	0,0
in JPY	0,0
Other	0,0
<b>Total</b>	<b>1.109,5</b>

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

LTV primary cover pool	volume	%
≤ 40%	425	27%
40 - 50%	243	15%
50 - 60%	405	26%
60 - 70%	240	15%
70 - 80%	108	7%
80 - 85%	41	3%
85 - 90%	26	2%
90 - 95%	18	1%
95 - 100%	14	1%
100 - 105%	19	1%
≥ 105%	44	3%
<b>Total</b>	<b>1.583,0</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	380	32%
40 - 50 %	175	15%
50 - 60 %	216	18%
60 - 70 %	180	15%
70 - 80 %	98	8%
80 - 85 %	36	3%
85 - 90 %	24	2%
90 - 95%	18	1%
95 - 100%	13	1%
100 - 105%	10	1%
≥ 105%	37	3%
<b>Total</b>	<b>1.186</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	45	11%
40 - 50 %	67	17%
50 - 60 %	189	48%
60 - 70 %	60	15%
70 - 80 %	10	2%
80 - 85 %	5	1%
85 - 90 %	1	0%
90 - 95%	1	0%
95 - 100%	2	0%
100 - 105%	9	2%
≥ 105%	7	2%
<b>Total</b>	<b>397</b>	<b>100%</b>

\* residential including non-profit housing association

### 2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>1.583,0</b>	<b>100%</b>
Austria	1.322	84%
Belgium	0,0	0%
Bulgaria	0,0	0%
Croatia	0,0	0%
Cyprus	0,0	0%
Czech Republic	0,0	0%
Denmark	0,0	0%
Estonia	0,0	0%
Finland	0,0	0%
France	0,0	0%
Germany	247	16%
Greece	0,0	0%
Hungary	0,0	0%
Ireland	0,0	0%
Italy	0,0	0%
Latvia	0,0	0%
Lithuania	0,0	0%
Luxembourg	0,0	0%
Malta	0,0	0%
Poland	0,0	0%
Portugal	0,0	0%
Romania	0,0	0%
Slovakia	0,0	0%
Slovenia	0,0	0%
Spain	0,0	0%
Sweden	0,0	0%
The Netherlands	14	1%
UK	0,0	0%
<b>EEA member states</b>	<b>0,0</b>	<b>0%</b>
Iceland	0,0	0%
Liechtenstein	0,0	0%
Norway	0,0	0%
<b>other countries</b>	<b>0,0</b>	<b>0%</b>
Switzerland	0,0	0%
<b>Total</b>	<b>1.583,0</b>	<b>100%</b>

Regional distribution in Austria		
	volume	Share in AT
Republic of Austria	0,0	0%
Vienna	306	23%

Lower Austria	944	71%	60%
Upper Austria	14	1%	1%
Salzburg	2	0%	0%
Tyrol	3	0%	0%
Styria	37	3%	2%
Carinthia	2	0%	0%
Burgenland	14	1%	1%
Vorarlberg	0	0%	0%
<b>Total</b>	<b>1.322,0</b>	<b>100%</b>	<b>84%</b>

## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>1.181,6</b>	<b>75%</b>
thereof private use, incl. Multi-family housing	553	35%
thereof non-profit housing association	568	36%
thereof buy-to-let	61	4%
<b>Commercial real estate</b>	<b>401,4</b>	<b>25%</b>
thereof Retail	66	4%
thereof Office	110	7%
thereof Tourism/ hotel	43	3%
thereof Agriculture	4	0%
thereof Industrial	128	8%
Mixed use	34	2%
Other	17	1%
<b>Total</b>	<b>1.583,0</b>	<b>100%</b>

## 2.6 Seasoning

<b>WA seasoning (in years)</b>	<b>5,8</b>
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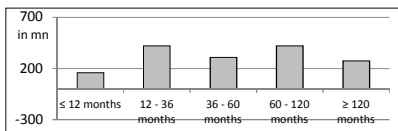
Seasoning consolidated	volume	%
≤ 12 months	159	10,0%
12 - 36 months	421	26,6%
36 - 60 months	309	19,5%
60 - 120 months	420	26,5%
≥ 120 months	274	17,3%
<b>Total</b>	<b>1.583,0</b>	<b>100,0%</b>

Seasoning residential*	volume	%
≤ 12 months	118	10,0%
12 - 36 months	281	23,8%
36 - 60 months	202	17,1%
60 - 120 months	313	26,5%
≥ 120 months	267	22,6%
<b>Total</b>	<b>1.181,6</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	40	10,0%
12 - 36 months	141	35,0%
36 - 60 months	107	26,6%
60 - 120 months	107	26,8%
≥ 120 months	6	1,6%
<b>Total</b>	<b>401,4</b>	<b>100,0%</b>



## 2.7 Distribution by tenor

Distribution by tenor		
WA residual life (incl. contractual amortisation)		7,9
WA residual life (final legal maturity)		15,3
WA residual life of issues (final legal maturity)		3,3

Commercial		
WA residual life (incl. contractual amortisation)		4,3
WA residual life (final legal maturity)		6,1

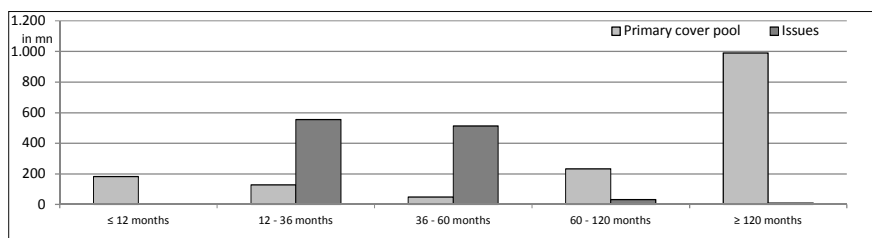
Residential		
WA residual life (incl. contractual amortisation)		9,1
WA residual life (final legal maturity)		18,4

Distribution by tenor (final legal maturity)		
Primary cover pool	volume	%
≤ 12 months	182	12%
12 - 36 months	128	8%
36 - 60 months	49	3%
60 - 120 months	233	15%
≥ 120 months	991	63%
<b>Total</b>	<b>1.583</b>	<b>100%</b>

Issues		
≤ 12 months		0%
12 - 36 months	554	50%
36 - 60 months	513	46%
60 - 120 months	32	3%
≥ 120 months	10	1%
<b>Total</b>	<b>1.109</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	1.237
Fixed rate, 1 - 2 years	42
Fixed rate, 2 - 5 years	109
Fixed rate, > 5 years	195
<b>Total</b>	<b>1.583,0</b>

Issues	volume
Variable, fixed rate during the year	41
Fixed rate, 1 - 2 years	28
Fixed rate, 2 - 5 years	1.000
Fixed rate, > 5 years	40
<b>Total</b>	<b>1.109,5</b>

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	25
thereof National Bank eligible	20
<b>Total</b>	<b>25</b>
<b>Additional cover pool (in % of total issues)</b>	<b>0%</b>

Bonds by volume	volume	number
≤ 1.000.000	0	0
1.000.000 - 5.000.000	5	1
≥ 5.000.000	20	1
<b>Total</b>	<b>25</b>	<b>2</b>

Additional cover pool by currencies	volume	%
EUR	25	100%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

Regional distribution of additional cover pool	Volumen	%
<b>EU member states</b>	<b>25</b>	<b>100%</b>
Austria	25	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%
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	0	0%
UK	0	0%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
Iceland	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>25</b>	<b>100%</b>