

Report Date

Report Currency

EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

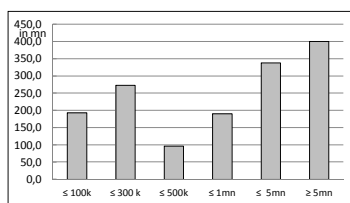
CRD/ UCITS compliant	No		
Share of ECB eligible bonds (in % of additional cover pool)	0%		
Total amount of outstanding issues	in mn	888,0	
Total amount of cover assets	in mn	1.490,59	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	A
Cover pool rating	Aa1	NR	NR
Number of loans	7.023		
Number of borrowers	7.112		
Number of properties	9.699		
Average exposure per borrower	in mn	0,21	
Average loan amount	in mn	0,21	
Share of non-performing loans with at least 90 days past due (% of primary cover pool)	0,00%		
Share of 10 largest loans (% of primary cover pool)	15,90%		
Share of bullet loans (% of primary cover pool)	11,90%		
Share of loans in foreign currency (% of primary cover pool)	3,40%		
Share of issues in foreign currency (% of primary cover pool)	0,00%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)	25,70%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	67,86%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	---		
Number of issues	9		
Average issue size	98,67		
WA LTV according to rating agency definition (%) *	59,13%		
WA LTV according to Austrian definition (%) **	52,39%		

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	466,0	6.282
thereof 0 - 100.000	193,3	4.552
thereof 100.000 - 300.000	272,6	1.730
300.000 - 5.000.000	624,3	711
thereof 300.000 - 500.000	96,4	246
thereof 500.000 - 1.000.000	190,3	267
thereof 1.000.000 - 5.000.000	337,6	198
≥ 5.000.000	400,3	30
Total	1.490,6	7.023



2.2 Distribution by currencies after cover pool FX derivatives

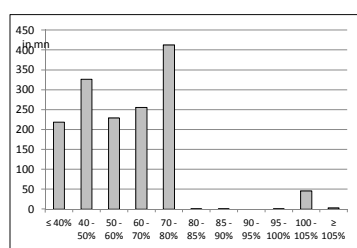
FX derivatives	volume
FX derivatives in cover pool	Nein
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.439,5
in CHF	49,8
in USD	0,2
in JPY	1,1
Other	0,0
Total	1.490,6

Issues	volume
in EUR	888,0
in CHF	0,0
in USD	0,0
in JPY	0,0
Other	0,0
Total	888,0

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

LTV primary cover pool	volume	%
≤ 40%	218	14,7%
40 - 50%	326	21,9%
50 - 60%	229	15,3%
60 - 70%	256	17,1%
70 - 80%	413	27,7%
80 - 85%	0	0,0%
85 - 90%	0	0,0%
90 - 95%	-	0,0%
95 - 100%	0	0,0%
100 - 105%	45	3,0%
≥ 105%	3	0,2%
Total	1.490,6	100%



thereof LTV residential*	volume	%
≤ 40%	192	19,7%
40 - 50 %	110	11,3%
50 - 60 %	93	9,5%
60 - 70 %	182	18,6%
70 - 80 %	388	39,7%
80 - 85 %	0	0,0%
85 - 90 %	0	0,0%
90 - 95 %	-	0,0%
95 - 100%	0	0,0%
100 - 105%	9	0,9%
≥ 105%	2	0,2%
Total	976	100%

thereof LTV commercial	volume	%
≤ 40%	26	5,1%
40 - 50 %	217	42,1%
50 - 60 %	136	26,4%
60 - 70 %	74	14,4%
70 - 80 %	25	4,8%
80 - 85 %	-	0,0%
85 - 90 %	-	0,0%
90 - 95 %	-	0,0%
95 - 100%	-	0,0%
100 - 105%	36	7,1%
≥ 105%	1	0,1%
Total	514	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution	volume	%
EU member states	1.490,6	100%
Austria	0,0	0%
Belgium	0,0	0%
Bulgaria	0,0	0%
Croatia	282,7	19%
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	0,0	0%
Greece	0,0	0%
Hungary	0,0	0%
Ireland	0,0	0%
Italy	0,0	0%
Latvia	16,8	1%
Lithuania	1.191,1	80%
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	0,0	0%
UK	0,0	0%
EEA member states	0,0	0%
Iceland	0,0	0%
Liechtenstein	0,0	0%
Norway	0,0	0%
other countries	0,0	0%
Switzerland	0,0	0%
Total	1.490,6	100%

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0,0	0%	0%
Vienna	253,0	21%	17%

Lower Austria	870,2	73%	58%
Upper Austria	12,7	1%	1%
Salzburg	1,9	0%	0%
Tyrol	2,2	0%	0%
Styria	32,8	3%	2%
Carinthia	2,4	0%	0%
Burgenland	15,5	1%	1%
Vorarlberg	0,2	0%	0%
Total	1.191,1	100%	80%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.045,5	70%
thereof private use, incl. Multi-family housing	478,9	32%
thereof non-profit housing association	500,0	34%
thereof buy-to-let	66,6	4%
Commercial real estate	445,1	30%
thereof Retail	118,7	8%
thereof Office	134,0	9%
thereof Tourism/ hotel	37,0	2%
thereof Agriculture	0,0	0%
thereof Industrial	31,7	2%
Mixed use	85,2	6%
Other	38,4	3%
Total	1.490,6	100%

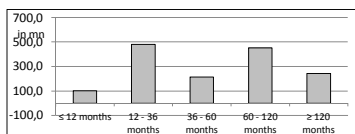
2.6 Seasoning

WA seasoning (in years)	3,8
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Seasoning consolidated	volume	%
≤ 12 months	100,6	6,7%
12 - 36 months	480,8	32,3%
36 - 60 months	214,5	14,4%
60 - 120 months	451,5	30,3%
≥ 120 months	243,2	16,3%
Total	1.490,6	100,0%

Seasoning residential*	volume	%
≤ 12 months	55,6	5,7%
12 - 36 months	252,4	25,8%
36 - 60 months	143,6	14,7%
60 - 120 months	291,2	29,8%
≥ 120 months	233,6	23,9%
Total	976,4	100%

Seasoning commercial	volume	%
≤ 12 months	45,0	8,7%
12 - 36 months	228,4	44,4%
36 - 60 months	70,9	13,8%
60 - 120 months	160,3	31,2%
≥ 120 months	9,6	1,9%
Total	514,2	100,0%



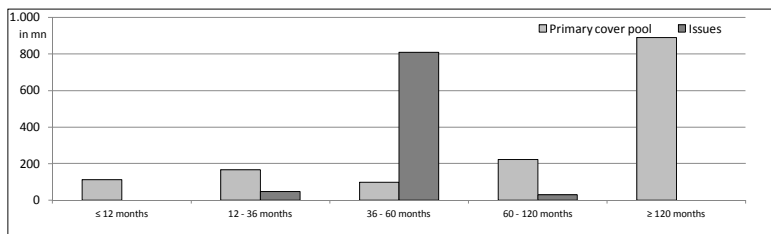
2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	8,4
WA residual life (final legal maturity)	15,1
WA residual life of issues (final legal maturity)	4,1

Commercial	
WA residual life (incl. contractual amortisation)	3,5
WA residual life (final legal maturity)	5,4

Residential	
WA residual life (incl. contractual amortisation)	10,9
WA residual life (final legal maturity)	20,2

Distribution by tenor (final legal maturity)			
Primary cover pool	volume	%	Issues
≤ 12 months	112	7%	0
12 - 36 months	167	11%	48
36 - 60 months	99	7%	810
60 - 120 months	223	15%	30
≥ 120 months	891	60%	0
Total	1.491	100%	888



2.8 Distribution by type of interest after cover pool IR derivatives

IR derivatives	volume
IR derivatives in cover pool	Nein

Primary cover pool	volume
Variable, fixed rate during the year	1.113,8
Fixed rate, 1 - 2 years	50,4
Fixed rate, 2 - 5 years	70,7
Fixed rate, > 5 years	255,7
Total	1.490,6

Issues	volume
Variable, fixed rate during the year	30,0
Fixed rate, 1 - 2 years	-
Fixed rate, 2 - 5 years	-
Fixed rate, > 5 years	858,0
Total	888,0

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 total issues)	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 pool	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%