

Report Date

30.03.2018

Report Currency

EUR

Mortgage Pfandbrief or Mortgage Covered Bond (fundierte Bankschuldverschreibung)

1. Overview

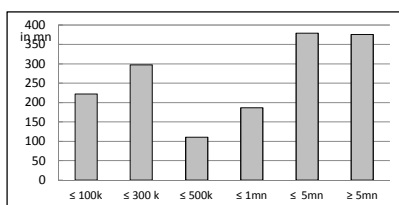
CRD/ UCITS compliant	yes		
Share of ECB eligible bonds (in % of additional cover pool)	0%		
Total amount of outstanding issues	in mn	1.109	
Total amount of cover assets	in mn	1.596	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	A
Cover pool rating	Aa1	NR	NR
Number of loans	8.238		
Number of borrowers	6.310		
Number of properties	7.134		
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)	11%		
Share of loans in foreign currency (% of primary cover pool)	3%		
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)	20%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	44%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	56%		
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	519	7.449
thereof 0 - 100.000	222	5.573
thereof 100.000 - 300.000	297	1.876
300.000 - 5.000.000	676	756
thereof 300.000 - 500.000	111	289
thereof 500.000 - 1.000.000	187	259
thereof 1.000.000 - 5.000.000	379	208
≥ 5.000.000	376	31
Total	1.571,3	8.236



2.2 Distribution by currencies after cover pool FX derivatives

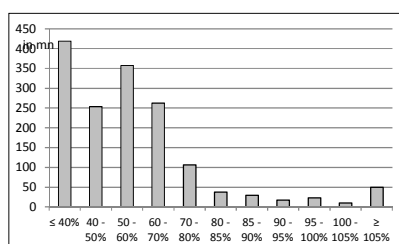
FX derivatives		volume
FX derivatives in cover pool		No
nominal of FX derivatives		0

Primary cover pool		volume
in EUR		1.531
in CHF		39
in USD		0
in JPY		1
Other		0
Total		1.571,3

Issues		volume
in EUR		1.109
in CHF		0,0
in USD		0,0
in JPY		0,0
Other		0,0
Total		1.109

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

LTV primary cover pool			volume	%
≤ 40%			419	27%
40 - 50%			254	16%
50 - 60%			357	23%
60 - 70%			263	17%
70 - 80%			107	7%
80 - 85%			38	2%
85 - 90%			29	2%
90 - 95%			18	1%
95 - 100%			23	1%
100 - 105%			10	1%
≥ 105%			50	3%
Total			1.566,5	100%



thereof LTV residential*			volume	%
≤ 40%			384	31%
40 - 50 %			198	16%
50 - 60 %			221	18%
60 - 70 %			199	16%
70 - 80 %			95	8%
80 - 85 %			35	3%
85 - 90 %			28	2%
90 - 95%			14	1%
95 - 100%			18	1%
100 - 105%			9	1%
≥ 105%			38	3%
Total			1.239	100%

thereof LTV commercial			volume	%
≤ 40%			35	11%
40 - 50 %			56	17%
50 - 60 %			136	42%
60 - 70 %			64	20%
70 - 80 %			12	4%
80 - 85 %			2	1%
85 - 90 %			1	0%
90 - 95%			3	1%
95 - 100%			5	2%
100 - 105%			1	0%
≥ 105%			12	4%
Total			327	100%

* residential including non-profit housing association

2.4 Regional distribution

Regional distribution			volume	%
EU member states			1.571,3	100%
Austria			1.350	86%
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			207	13%
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%
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			1.571	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republik Österreich		0%	0%
Wien	303	22%	19%

Niederösterreich	968	72%	62%
Oberösterreich	17	1%	1%
Salzburg	2	0%	0%
Tirol	2	0%	0%
Steiermark	41	3%	3%
Kärnten	2	0%	0%
Burgenland	15	1%	1%
Vorarlberg	0	0%	0%
Total	1.350,3	100%	86%

2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
Residential	1.239	79%
thereof private use, incl. Multi-family housing	625	40%
thereof non-profit housing association	552	35%
thereof buy-to-let	62	4%
Commercial real estate	332	21%
thereof Retail	61	4%
thereof Office	86	5%
thereof Tourism/ hotel	33	2%
thereof Agriculture	3	0%
thereof Industrial	62	4%
Mixed use	35	2%
Other	51	3%
Total	1.571,3	100%

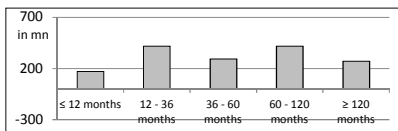
2.6 Seasoning

WA seasoning (in years)	5,8
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Seasoning consolidated	volume	%
≤ 12 months	171	10,9%
12 - 36 months	417	26,5%
36 - 60 months	293	18,6%
60 - 120 months	419	26,7%
≥ 120 months	271	17,3%
Total	1.571,3	100,0%

Seasoning residential*	volume	%
≤ 12 months	112	9,1%
12 - 36 months	320	25,8%
36 - 60 months	213	17,2%
60 - 120 months	329	26,5%
≥ 120 months	265	21,3%
Total	1.239,5	100%

Seasoning commercial	volume	%
≤ 12 months	59	17,7%
12 - 36 months	97	29,1%
36 - 60 months	79	23,9%
60 - 120 months	91	27,3%
≥ 120 months	7	2,0%
Total	331,9	100,0%



2.7 Distribution by tenor

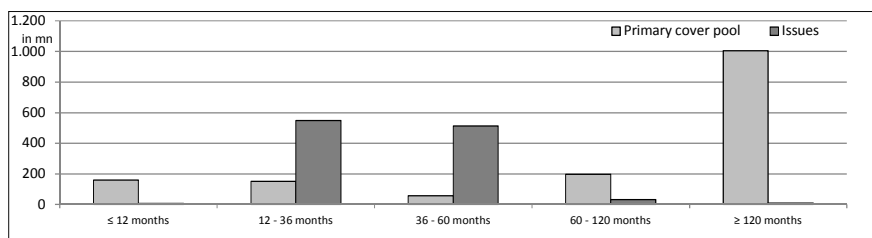
Distribution by tenor		
WA residual life (incl. contractual amortisation)		7,9
WA residual life (final legal maturity)		15,4
WA residual life of issues (final legal maturity)		3,1

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

Residential		
WA residual life (incl. contractual amortisation)		8,9
WA residual life (final legal maturity)		17,8

Distribution by tenor (final legal maturity)		
Primary cover pool	volume	%
≤ 12 months	160	10%
12 - 36 months	151	10%
36 - 60 months	56	4%
60 - 120 months	198	13%
≥ 120 months	1.005	64%
Total	1.571	100%

Issues		
≤ 12 months	6	1%
12 - 36 months	548	49%
36 - 60 months	513	46%
60 - 120 months	32	3%
≥ 120 months	10	1%
Total	1.109	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	1.258
Fixed rate, 1 - 2 years	34
Fixed rate, 2 - 5 years	110
Fixed rate, > 5 years	170
Total	1.571,3

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
Total	1.109,5

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

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

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

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

Regional distribution of additional cover poo	Volumen	%
EU member states	25	100%
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%
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%
Iceland	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	25	100%