

Mortgage covered bonds

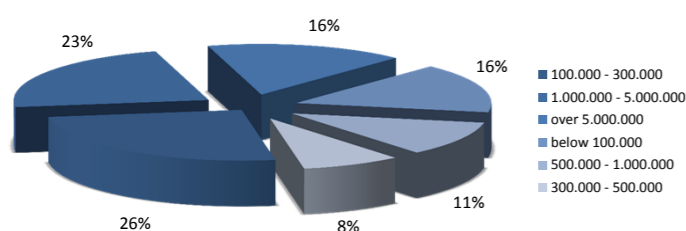
1. OVERVIEW

in mn. EUR

Total outstanding liabilities	1.125
Total assets in the cover pool	1.636
Issuer senior unsecured rating	A2
Covered bonds rating	AAA
Rating Agency	Moody's
Over-collateralisation nominal	45,4%
Over-collateralisation net present value	57,6%

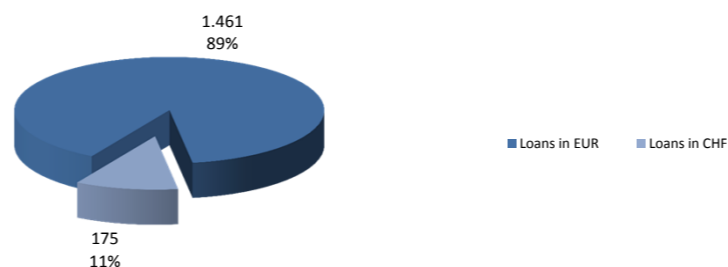
2. COVER POOL INFORMATION

2.1 Credit distribution by volumes and currency - Total cover pool



Derivatives in cover pool	in mn EUR
Total Amount of Derivatives in cover pool	0
of which Interest Rate Derivatives	0
of which FX Derivatives	0

2.1 Currency distribution by currency - Total cover pool in EUR equivalent

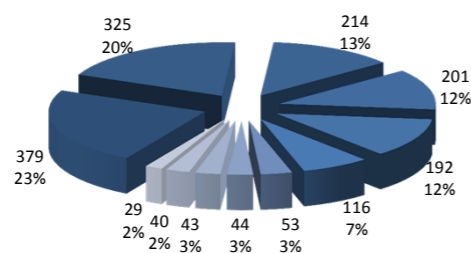


*Substitute collateral: cash, securities held as fixed assets (government bonds etc.)

2.2 Loan to value ratio Moody's definition

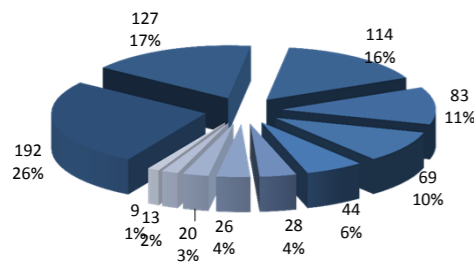
Loan to values (LTV)	in %
LTV according to rating agency definition*	61,6%
LTV according to Austrian definition**	50,8%

LTV consolidated



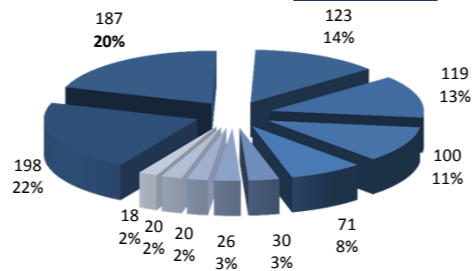
- LTV 0 - 40 %
- LTV 40 - 50 %
- LTV 50 - 60 %
- LTV 70 - 80 %
- LTV 60 - 70 %
- LTV over 105%
- LTV 85 - 90 %
- LTV 100 - 105%
- LTV 80 - 85 %
- LTV 95 - 100%
- LTV 90 - 95%

LTV Commercial



- LTV 0 - 40 %
- LTV 40 - 50 %
- LTV 50 - 60 %
- LTV 70 - 80 %
- LTV 60 - 70 %
- LTV over 105%
- LTV 85 - 90 %
- LTV 100 - 105%
- LTV 95 - 100%
- LTV 80 - 85 %
- LTV 90 - 95%

LTV Residential*

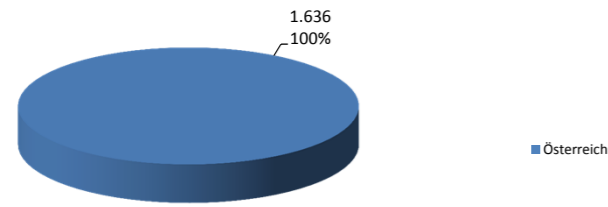


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- LTV 100 - 105%

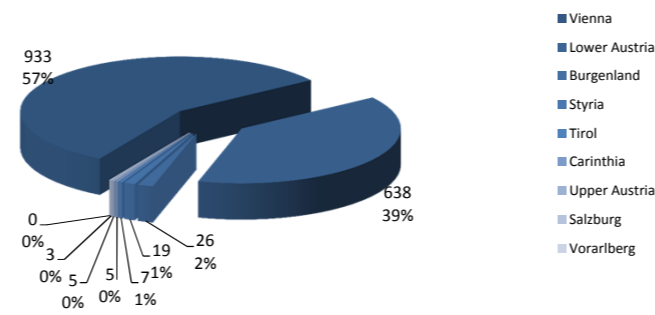
*LTV calculation according to rating agency definition: (Total exposure per borrower unit + Total amount prior ranks) / Current total property value
 **LTV calculation according to Austrian definition: (Cover pool amount per loan (inkl. deducted total amount of prior ranks)) / Current property value

*Residential includes non-profit housing associations

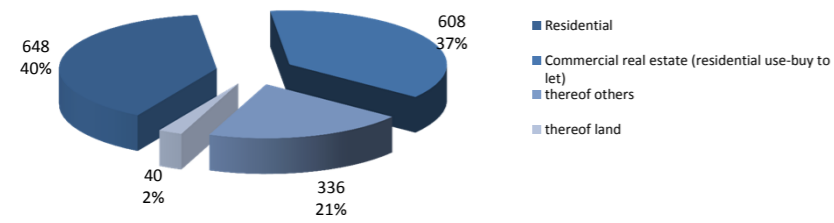
2.3 Regional distribution of total cover pool - Europe



2.3 Regional distribution of total cover pool - Austria

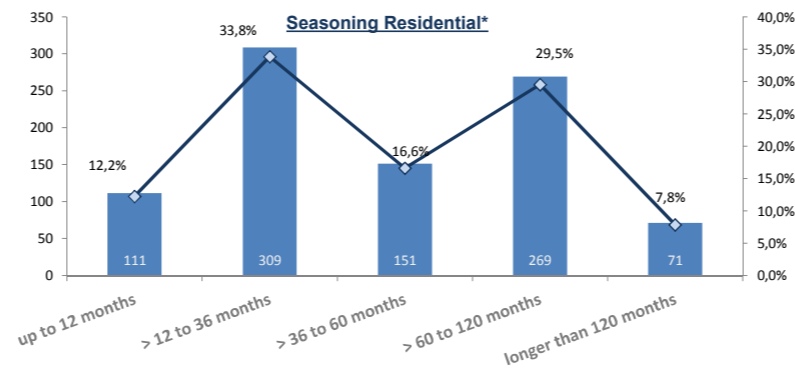
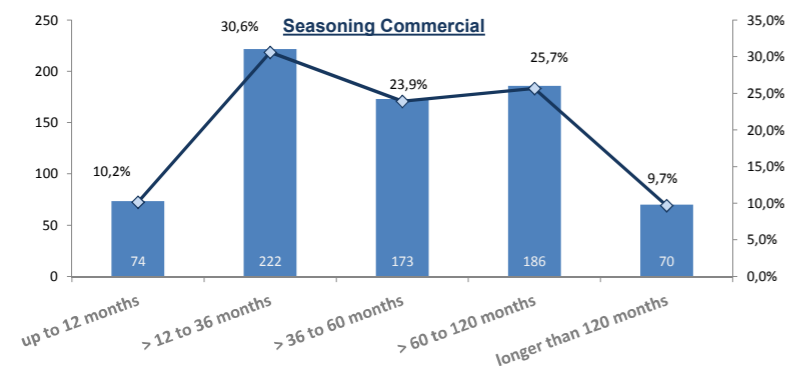
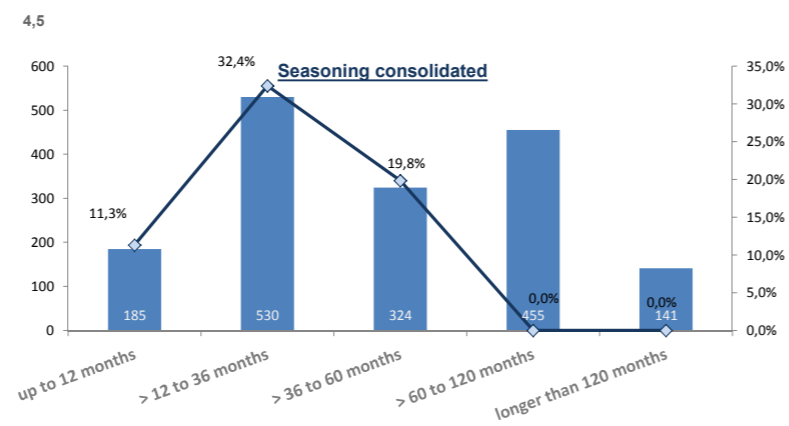


2.4 Distribution of loans in the cover pool by type of use



2.5 Seasoning of loans in the cover pool

Average seasoning of loans in the cover pool (in years)



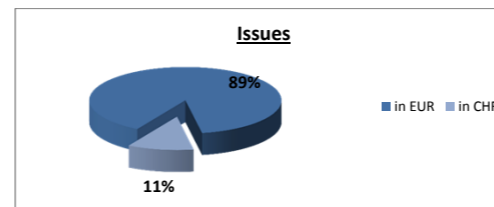
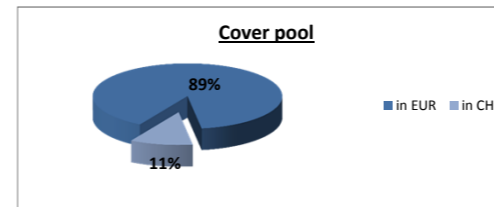
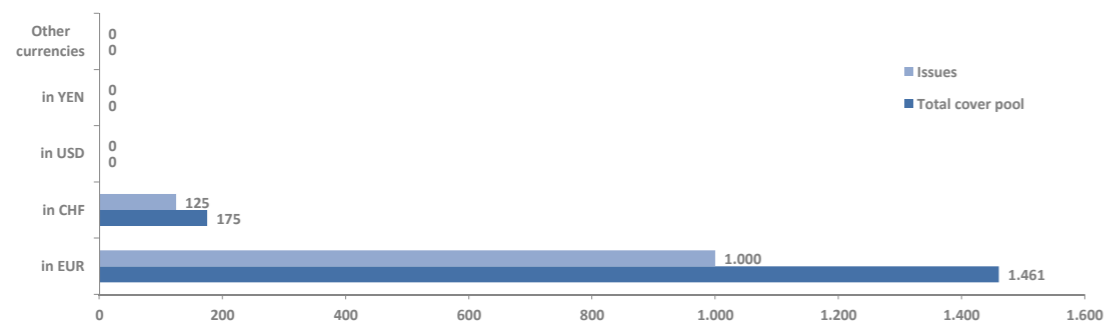
*Residential includes loans to non-profit housing associations

2.6 Additional cover pool information

Additional cover pool information	in mn EUR/No%
Number of loans	8858
Number of borrowers	6538
Number of properties	8430
Average exposure to borrowers in mn EUR	0
Average loan balance in mn EUR	0
Largest 10 loans	8,8%
Bullet maturity loans	21,3%
FX-Loans (non-EUR)	10,7%
Percentage of fixed rate loans (adjustment > 1 year)	0,0%

3. Issues information - asset/liability match

3.1 Currency mix after swaps - total cover pool and issues

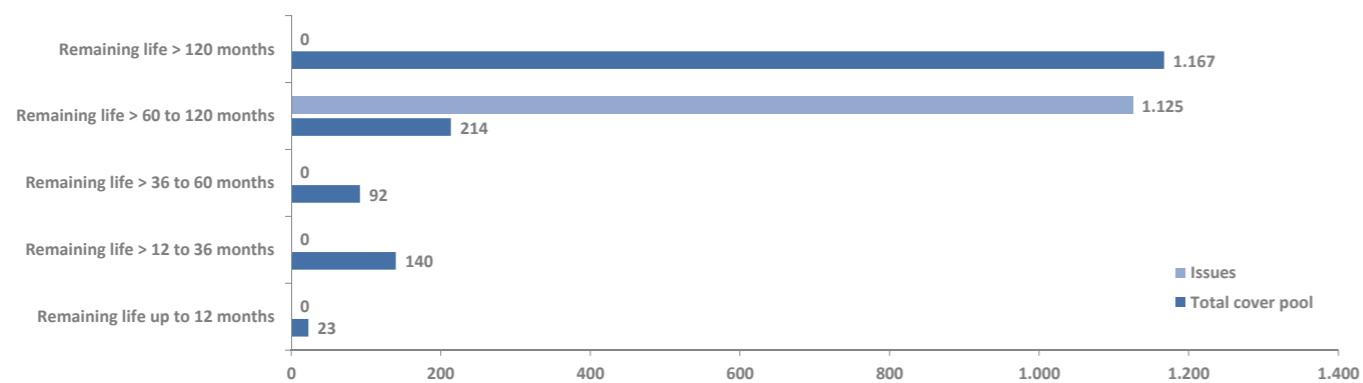


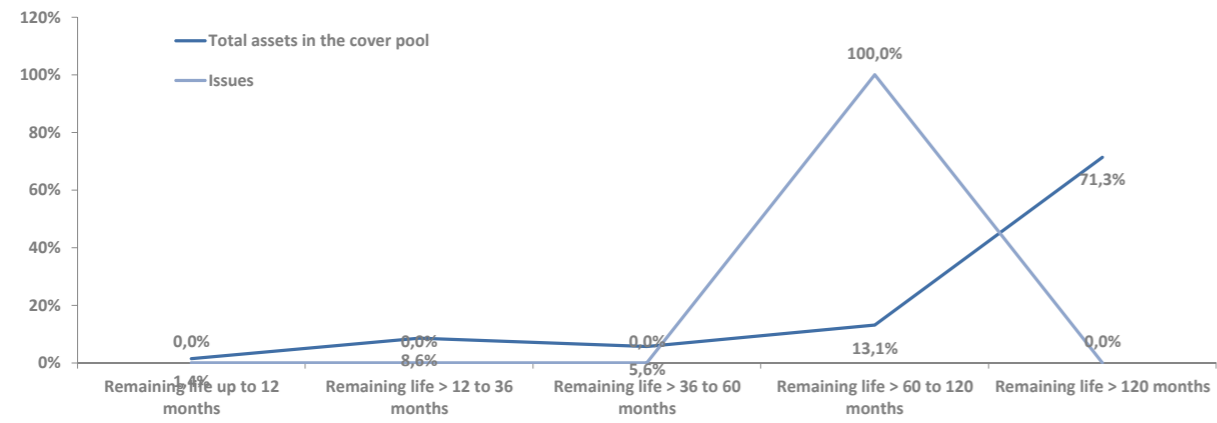
3.2 Weighted average remaining life - total cover pool and issues

Total:	
Weighted average life of cover pool (in years, considering redemptions)	0,0
Weighted average life of cover pool (in years, average legal maturity)	14,9
Weighted average life of issues	0,0

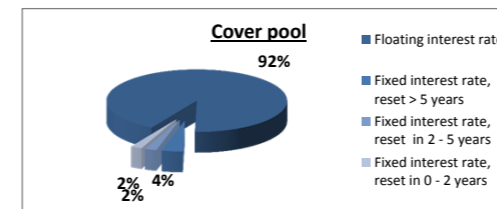
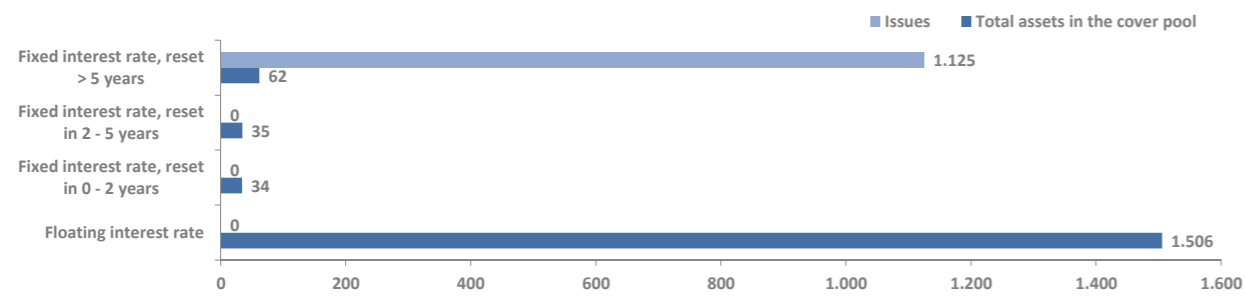
Commercial:	
Weighted average life of cover pool (in years, considering redemptions)	0,0
Weighted average life of cover pool (in years, average legal maturity)	13,2

Residential:	
Weighted average life of cover pool (in years, considering redemptions)	0,0
Weighted average life of cover pool (in years, average legal maturity)	16,3





3.3 Interest rate type after swaps - total cover pool and issues



3.4 Other key figures

Other key figures

Number of issues	3
Average size of issues (in mn EUR)	375

Note:

Total cover pool includes substitute assets