

Report Date	30.06.2017
Report Currency	EUR

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

#### 1. Overview

CRD/ UCITS compliant	Ja		
Share of ECB eligible bonds (in % of additional cover pool)	k.A.		
Total amount of outstanding issues	in Millionen	1,574.7	
Total amount of cover assets	in Millionen	2,037.0	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	Baa3	n.r.	BBB
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aa2	n.r.	n.r.
Number of loans	11,799		
Number of borrowers	9,019		
Number of properties	k.A.		
Average exposure per borrower	in Millionen	0.23	
Average loan amount	in Millionen	0.17	
Share of non-performing loans with at least 90 days past due (% of primary cover pool)	0.5%		
Share of 10 largest loans (% of primary cover pool)	6%		
Share of bullet loans (% of primary cover pool)	14%		
Share of loans in foreign currency (% of primary cover pool)	10%		
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)	8%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	29%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	k.A.		
Number of issues	33		
Average issue size	in Millionen	47.7	
WA LTV according to rating agency definition (%) *	60%		
WA LTV according to Austrian definition (%) **	39%		

\*LTV definition rating agencies: (total loans outstanding per borrower + total prior-ranking mortgages)/ total of property values

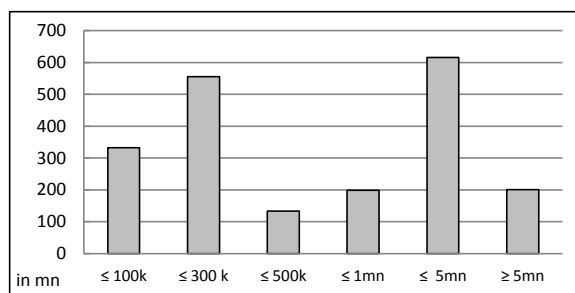
\*\*LTV Austrian calculation: loan amount in cover pool/ total of property values minus prior-ranking mortgages

## 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	888	10,814
thereof 0 - 100.000	332	7,276
thereof 100.000 - 300.000	555	3,538
300.000 - 5.000.000	948	959
thereof 300.000 - 500.000	134	358
thereof 500.000 - 1.000.000	199	279
thereof 1.000.000 - 5.000.00	616	322
≥ 5.000.000	201	26
<b>Total</b>	<b>2,037</b>	<b>11,799</b>



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

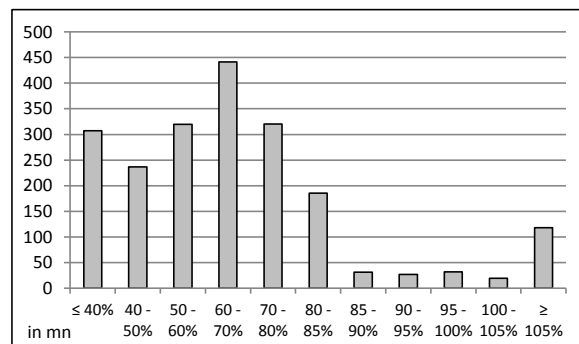
FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1,836
in CHF	180
in USD	0
in JPY	22
Other	0
<b>Total</b>	<b>2,037</b>

Issues	volume
in EUR	1,575
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1,575</b>

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

LTV primary cover pool	volume	%
≤ 40%	307	15%
40 - 50%	236	12%
50 - 60%	319	16%
60 - 70%	441	22%
70 - 80%	320	16%
80 - 85%	185	9%
85 - 90%	31	2%
90 - 95%	27	1%
95 - 100%	32	2%
100 - 105%	19	1%
≥ 105%	118	6%
<b>Total</b>	<b>2,037</b>	<b>100%</b>



thereof LTV residential*	volume	%
≤ 40%	243	17%
40 - 50 %	189	14%
50 - 60 %	231	17%
60 - 70 %	192	14%
70 - 80 %	212	15%
80 - 85 %	173	12%
85 - 90 %	24	2%
90 - 95%	24	2%
95 - 100%	23	2%
100 - 105%	17	1%
≥ 105%	63	5%
<b>Total</b>	<b>1,391</b>	<b>100%</b>

thereof LTV commercial	volume	%
≤ 40%	64	10%
40 - 50 %	47	7%
50 - 60 %	89	14%
60 - 70 %	249	39%
70 - 80 %	108	17%
80 - 85 %	12	2%
85 - 90 %	8	1%
90 - 95%	3	0%
95 - 100%	9	1%
100 - 105%	2	0%
≥ 105%	55	8%
<b>Total</b>	<b>646</b>	<b>100%</b>

\* residential including non-profit housing association

## 2.4 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>2,037</b>	<b>100%</b>
Germany	53	3%
Austria	1,984	97%
<b>EEA member states</b>	<b>0</b>	<b>0%</b>
<b>other countries</b>	<b>0</b>	<b>0%</b>
<b>Switzerland</b>	<b>0</b>	<b>0%</b>
<b>Total</b>	<b>2,037</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	213	11%	10%
Lower Austria	43	2%	2%
Upper Austria	1	0%	0%
Salzburg	7	0%	0%
Tyrol	1,673	84%	82%
Styria	17	1%	1%
Carinthia	3	0%	0%
Burgenland	21	1%	1%
Vorarlberg	7	0%	0%
<b>Total</b>	<b>1,984</b>	<b>100%</b>	<b>97%</b>

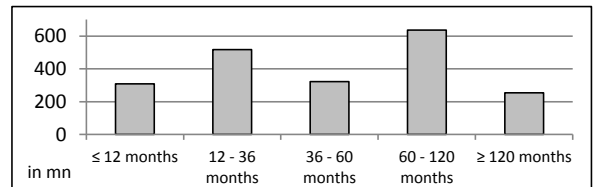
## 2.5 Distribution by use of property

Primary cover pool by use of property	volume	%
<b>Residential</b>	<b>1,387</b>	<b>68%</b>
thereof private use, incl. Multi-family housing	1,035	51%
thereof non-profit housing association	295	14%
thereof buy-to-let	57	3%
<b>Commercial real estate</b>	<b>650</b>	<b>32%</b>
thereof Retail	87	4%
thereof Office	139	7%
thereof Tourism/ hotel	214	10%
thereof Agriculture	19	1%
thereof Industrial	68	3%
Mixed use	0	0%
Other	123	6%
<b>Total</b>	<b>2,037</b>	<b>100%</b>

## 2.6 Seasoning

<b>WA seasoning (in years)</b>	<b>5.1</b>
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Seasoning consolidated	volume	%
≤ 12 months	309	15%
12 - 36 months	517	25%
36 - 60 months	322	16%
60 - 120 months	636	31%
≥ 120 months	254	12%
<b>Total</b>	<b>2,037</b>	<b>100%</b>



Seasoning residential*	volume	%
≤ 12 months	205	15%
12 - 36 months	360	26%
36 - 60 months	237	17%
60 - 120 months	404	29%
≥ 120 months	186	13%
<b>Total</b>	<b>1,391</b>	<b>100%</b>

Seasoning commercial	volume	%
≤ 12 months	104	16%
12 - 36 months	157	24%
36 - 60 months	85	13%
60 - 120 months	232	36%
≥ 120 months	68	11%
<b>Total</b>	<b>646</b>	<b>100%</b>

## 2.7 Distribution by tenor

Distribution by tenor	
WA residual life (incl. contractual amortisation)	10.3
WA residual life (final legal maturity)	15.1
WA residual life of issues (final legal maturity)	4.6

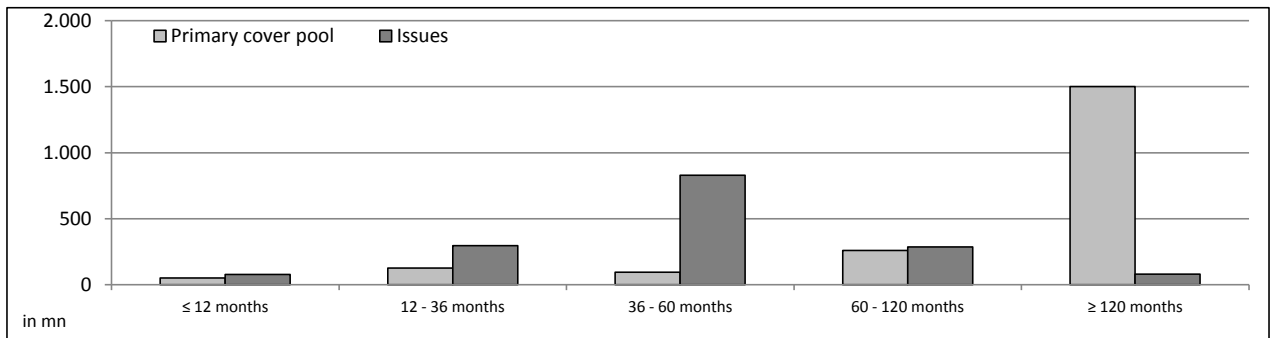
Commercial	
WA residual life (incl. contractual amortisation)	8.0
WA residual life (final legal maturity)	11.7

Residential	
WA residual life (incl. contractual amortisation)	11.3
WA residual life (final legal maturity)	16.7

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	52	3%
12 - 36 months	128	6%
36 - 60 months	96	5%
60 - 120 months	259	13%
≥ 120 months	1,501	74%
<b>Total</b>	<b>2,037</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	79	5%
12 - 36 months	297	19%
36 - 60 months	830	53%
60 - 120 months	286	18%
≥ 120 months	82	5%
<b>Total</b>	<b>1,575</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	1,883
Fixed rate, 1 - 2 years	7
Fixed rate, 2 - 5 years	11
Fixed rate, > 5 years	136
<b>Total</b>	<b>2,037</b>

Issues	volume
Variable, fixed rate during the year	89
Fixed rate, 1 - 2 years	110
Fixed rate, 2 - 5 years	1,007
Fixed rate, > 5 years	368
<b>Total</b>	<b>1,575</b>