







ritzkas

Data attachment\_Hypo Vorarlberg  
Bank AG - Mortgage Covered  
Bonds-30-06-2020 R.xlsx



**X. Cover Pool Information - Non-profit Housing**

**Overview**

Asset type:	Residential
Asset balance:	84,178,701
Average loan balance:	588,662
Number of loans:	143
Number of borrowers:	22
Number of properties:	550
WA remaining term (in months):	242
WA seasoning (in months):	103

**Details on LTV**

WA unindexed LTV (*)	n/a
WA Indexed LTV:	80.6%
Valuation type:	Market Value
LTV threshold:	n/a
Junior ranks:	n/d
Loans with Prior Ranks:	57.3%

**Specific Loan and Borrower characteristics**

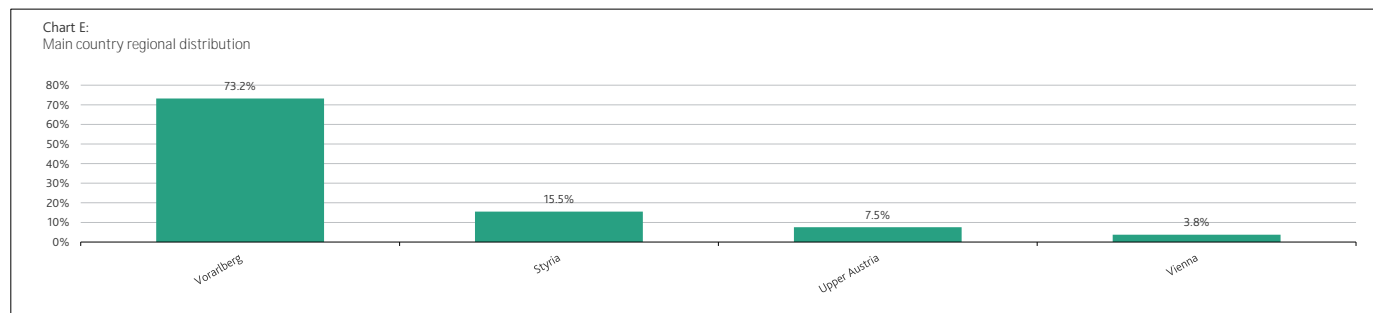
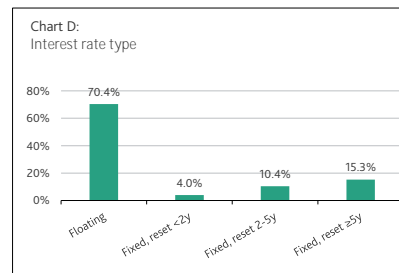
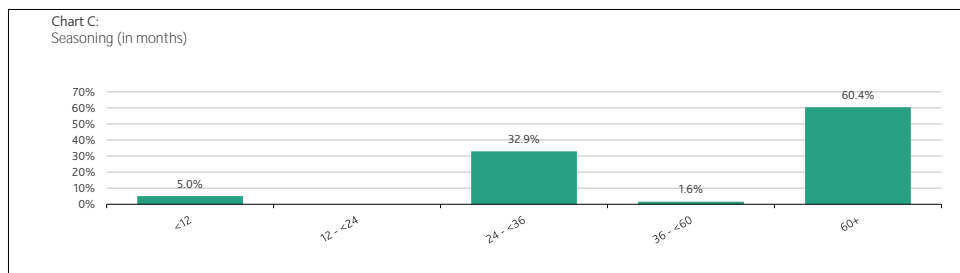
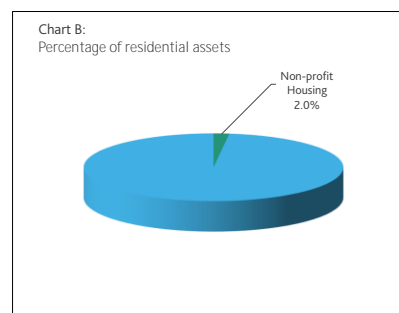
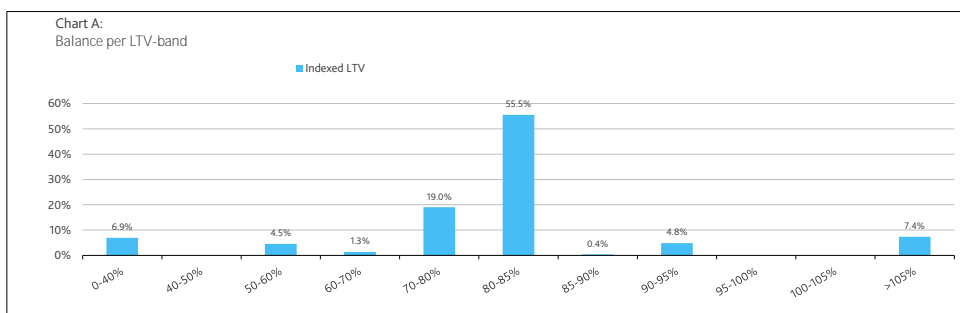
Loans with an external guarantee in addition to a mortgage:	0.0%
Interest only Loans	4.0%
Loans for second homes / Vacation:	0.0%
Buy to let loans / Non owner occupied properties:	71.1%
Limited income verified:	0.0%
Adverse credit characteristics (**)	0.0%

**Performance**

Loans in arrears (≥ 2months - < 6months):	0.0%
Loans in arrears (≥ 6months - < 12months):	0.0%
Loans in arrears (≥ 12months):	0.0%
Loans in a foreclosure procedure:	0.0%

**Multi-Family Properties**

Loans to tenants of tenant-owned Housing Cooperatives:	n/a
Other type of Multi-Family loans (***)	n/a



(note \*) may be based on property value at time of origination or further advance or borrower refinancing.  
 (note \*\*) Typically borrowers with a previous personal bankruptcy or borrowers with record of court claims against them at time of origination.  
 (note \*\*\*) This "other" type refers to loans directly to Housing Cooperatives and to Landlords of Multi-Family properties (not included in Buy to Let).

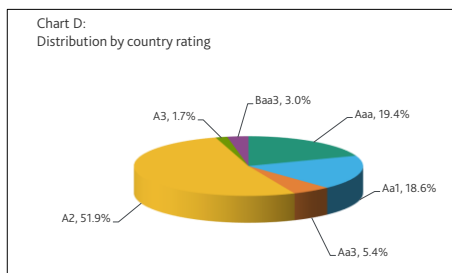
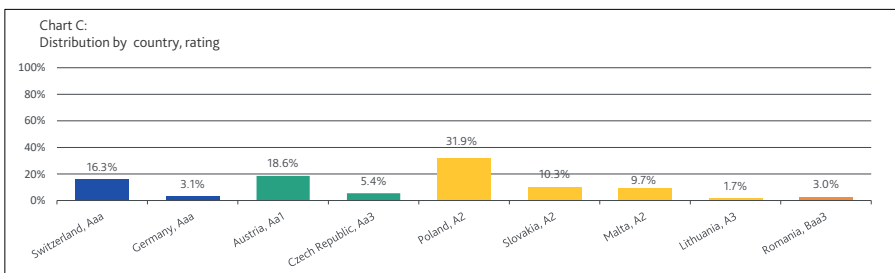
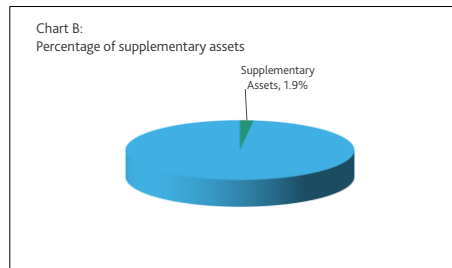
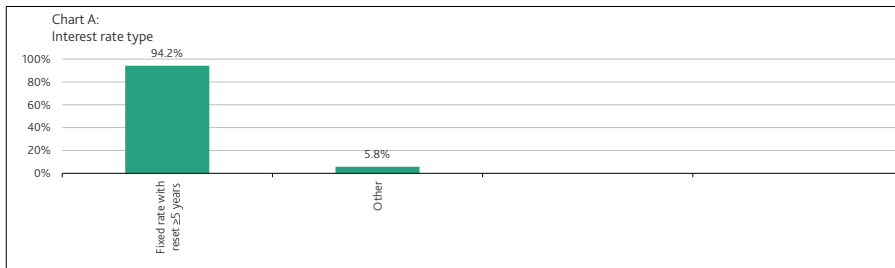
**XI. Cover Pool Information - Supplementary Assets**

**Overview**

	Supplementary Assets
Asset type:	Supplementary Assets
Asset balance:	82,115,539
WA remaining Term (in months):	42
Number of assets:	18
Number of borrowers:	12
Average assets size:	4,561,974
Average exposure to borrowers:	6,842,962

**Specific Loan and Borrower characteristics**

Repo eligible assets:	6.3%
Percentage of fixed rate assets:	94.2%
Percentage of bullet assets:	100.0%
Assets in non-domestic currency:	56.2%
<b>Performance</b>	
Assets in arrears ( ≥ 2months - < 6months):	0.0%
Assets in arrears ( ≥ 6months - < 12months):	0.0%
Assets in arrears ( > 12months):	0.0%
Assets in a enforcement procedure:	0.0%



## XII. Liabilities Information: Last 50 Issuances

ISIN	Series Number	Currency	Outstanding Amount	Issuance Date	Expected Maturity	Legal Final Maturity	Interest Rate Type	Coupon	Principal Payment
AT0000A2G6B1	n/d	EUR	600,000,000	27/04/2020	27/04/2023	27/04/2023	Floating rate	6M EURIBOR + 0 bps	HARD BULLET
AT0000A2EF93	n/d	EUR	500,000,000	16/03/2020	16/03/2023	16/03/2023	Floating rate	6M EURIBOR + 0 bps	HARD BULLET
XS2057902509	n/d	EUR	15,000,000	30/09/2019	22/12/2025	22/12/2025	Fixed rate	0.100%	HARD BULLET
XS1999728394	n/d	EUR	250,000,000	21/05/2019	21/05/2027	21/05/2027	Fixed rate	0.250%	HARD BULLET
XS1999728394	n/d	EUR	220,000,000	21/05/2019	21/05/2027	21/05/2027	Fixed rate	0.250%	HARD BULLET
XS1999728394	n/d	EUR	30,000,000	21/05/2019	21/05/2027	21/05/2027	Fixed rate	0.250%	HARD BULLET
AT0000A256F9	n/d	EUR	3,000,000	12/12/2018	12/12/2025	12/12/2025	Fixed rate	0.600%	HARD BULLET
XS1916395707	n/d	CHF	26,000,000	06/12/2018	06/12/2048	06/12/2048	Fixed rate	1.340%	HARD BULLET
AT0000A24PL0	n/d	EUR	4,000,000	19/11/2018	01/10/2027	01/10/2027	Fixed rate	0.900%	HARD BULLET
CH0441186480	n/d	CHF	100,000,000	12/11/2018	12/11/2025	12/11/2025	Fixed rate	0.250%	HARD BULLET
XS1856342560	n/d	EUR	250,000,000	17/07/2018	17/07/2026	17/07/2026	Fixed rate	0.630%	HARD BULLET
XS1856342560	n/d	EUR	250,000,000	17/07/2018	17/07/2026	17/07/2026	Fixed rate	0.630%	HARD BULLET
XS1613238457	n/d	EUR	275,000,000	17/05/2017	17/05/2024	17/05/2024	Fixed rate	0.380%	HARD BULLET
XS1613238457	n/d	EUR	225,000,000	17/05/2017	17/05/2024	17/05/2024	Fixed rate	0.380%	HARD BULLET
XS1188081936	n/d	EUR	100,000,000	11/02/2015	11/02/2025	11/02/2025	Fixed rate	0.750%	HARD BULLET
XS1188081936	n/d	EUR	100,000,000	11/02/2015	11/02/2025	11/02/2025	Fixed rate	0.750%	HARD BULLET
XS1188081936	n/d	EUR	100,000,000	11/02/2015	11/02/2025	11/02/2025	Fixed rate	0.750%	HARD BULLET
XS1188081936	n/d	EUR	100,000,000	11/02/2015	11/02/2025	11/02/2025	Fixed rate	0.750%	HARD BULLET
XS1188081936	n/d	EUR	100,000,000	11/02/2015	11/02/2025	11/02/2025	Fixed rate	0.750%	HARD BULLET
QOXDB9965951	n/d	EUR	10,000,000	02/05/2005	02/05/2035	02/05/2035	Fixed rate	4.310%	HARD BULLET
QOXDB9965969	n/d	EUR	10,000,000	02/05/2005	02/05/2035	02/05/2035	Fixed rate	4.310%	HARD BULLET
Verloste_HYPF	n/d	EUR	55,460	31/12/1990	31/12/2020	31/12/2020	Zero Bond	Zero	HARD BULLET



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