

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

### CONTENT OF TAB A

[1. Basic Facts](#)

[2. Regulatory Summary](#)

[3. General Cover Pool / Covered Bond Information](#)

[4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)

[5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)

[6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	<a href="http://www.oberbank.at">www.oberbank.at</a>			
G.1.1.4	Cut-off date	30.09.2020			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	<a href="http://www.pfandbriefforum.at/profil-Oberbank.htm">http://www.pfandbriefforum.at/profil-Oberbank.htm</a>			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1.808,2			
G.3.1.2	Outstanding Covered Bonds	717			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	-	152,4%	-	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1.808,2		100,00%	
G.3.3.2	Public Sector	[For completion]			
G.3.3.3	Shipping	[For completion]			
G.3.3.4	Substitute Assets	[For completion]			
G.3.3.5	Other	[For completion]			
G.3.3.6	Total	1.808,2		100%	
OG.3.3.1	a/w [If relevant, please specify]			0,00%	
OG.3.3.2	a/w [If relevant, please specify]			0,00%	
OG.3.3.3	a/w [If relevant, please specify]			0,00%	
OG.3.3.4	a/w [If relevant, please specify]			0,00%	

OG.3.3.5		<i>a/w [if relevant, please specify]</i>				0,00%	
OG.3.3.6		<i>a/w [if relevant, please specify]</i>				0,00%	
<b>4. Cover Pool Amortisation Profile</b>							
G.3.4.1		Weighted Average Life (in years)	Contractual	17,3	Expected Upon Prepayments	ND1	% Total Contractual % Total Expected Upon Prepayments
		Residual Life (mn)					
		By buckets:					
G.3.4.2		0 - 1 Y		1,5		ND1	0,08%
G.3.4.3		1 - 2 Y		2,0		ND1	0,11%
G.3.4.4		2 - 3 Y		8,6		ND1	0,47%
G.3.4.5		3 - 4 Y		51,6		ND1	2,86%
G.3.4.6		4 - 5 Y		45,4		ND1	2,51%
G.3.4.7		5 - 10 Y		225,1		ND1	12,45%
G.3.4.8		10+ Y		1.474,0		ND1	81,52%
G.3.4.9		Total		1.808,2		0	100%
OG.3.4.1		<i>a/w 0-1 day</i>					0,00%
OG.3.4.2		<i>a/w 0-0.5y</i>					0,00%
OG.3.4.3		<i>a/w 0.5-1 y</i>					0,00%
OG.3.4.4		<i>a/w 1-1.5y</i>					0,00%
OG.3.4.5		<i>a/w 1.5-2 y</i>					0,00%
OG.3.4.6		Weighted Average Life residential (in years)		18,3			
OG.3.4.7		Weighted Average Life commercial (in years)		12,8			
OG.3.4.8							0,00%
OG.3.4.9							0,00%
OG.3.4.10							0,00%
<b>5. Maturity of Covered Bonds</b>							
G.3.5.1		Weighted Average life (in years)	Initial Maturity	9,6	Extended Maturity	ND1	% Total Initial Maturity % Total Extended Maturity
		Maturity (mn)					
		By buckets:					
G.3.5.2		0 - 1 Y		50,0		ND1	6,98%
G.3.5.3		1 - 2 Y		20,0		ND1	2,79%
G.3.5.4		2 - 3 Y		14,0		ND1	1,95%
G.3.5.5		3 - 4 Y		20,0		ND1	2,79%
G.3.5.6		4 - 5 Y		0,0		ND1	0,00%
G.3.5.7		5 - 10 Y		302,5		ND1	42,22%
G.3.5.8		10+ Y		310,0		ND1	43,27%
G.3.5.9		Total		716,5		0	100%
OG.3.5.10		<i>a/w 0-1 day</i>					0,00%
OG.3.5.1		<i>a/w 0-0.5y</i>					0,00%
OG.3.5.2		<i>a/w 0.5-1 y</i>					0,00%
OG.3.5.3		<i>a/w 1-1.5y</i>					0,00%
OG.3.5.4		<i>a/w 1.5-2 y</i>					0,00%
OG.3.5.5							0,00%
OG.3.5.6							0,00%
OG.3.5.7							0,00%
OG.3.5.8							0,00%
OG.3.5.9							0,00%
OG.3.5.10							0,00%
<b>6. Covered Assets - Currency</b>							
G.3.6.1		EUR	Nominal [before hedging] (mn)	1.808,2	Nominal [after hedging] (mn)	1.808,2	% Total [before] % Total [after]
G.3.6.2		USD		0,0		0,0	0,00%
G.3.6.3		GBP		0,0		0,0	0,00%
G.3.6.4		NOK		0,0		0,0	0,00%
G.3.6.5		CHF		0,0		0,0	0,00%
G.3.6.6		AUD		0,0		0,0	0,00%
G.3.6.7		CAD		0,0		0,0	0,00%
G.3.6.8		BRL		0,0		0,0	0,00%
G.3.6.9		CZK		0,0		0,0	0,00%
G.3.6.10		DKK		0,0		0,0	0,00%
G.3.6.11		HKD		0,0		0,0	0,00%
G.3.6.12		KRW		0,0		0,0	0,00%
G.3.6.13		SEK		0,0		0,0	0,00%
G.3.6.14		SGD		0,0		0,0	0,00%
G.3.6.15		Other		0,0		0,0	0,00%
G.3.6.16		Total		1.808,2		1.808,2	100%
OG.3.6.1		<i>a/w [if relevant, please specify]</i>					0,00%

OG.3.6.2		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.4		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.5		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.6		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.7		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.8		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.9		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
<b>7. Covered Bonds - Currency</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		716,5	716,5	100,00%	100,00%
G.3.7.2	USD		0,0	0,0	0,00%	0,00%
G.3.7.3	GBP		0,0	0,0	0,00%	0,00%
G.3.7.4	NOK		0,0	0,0	0,00%	0,00%
G.3.7.5	CHF		0,0	0,0	0,00%	0,00%
G.3.7.6	AUD		0,0	0,0	0,00%	0,00%
G.3.7.7	CAD		0,0	0,0	0,00%	0,00%
G.3.7.8	BRL		0,0	0,0	0,00%	0,00%
G.3.7.9	CZK		0,0	0,0	0,00%	0,00%
G.3.7.10	DKK		0,0	0,0	0,00%	0,00%
G.3.7.11	HKD		0,0	0,0	0,00%	0,00%
G.3.7.12	KRW		0,0	0,0	0,00%	0,00%
G.3.7.13	SEK		0,0	0,0	0,00%	0,00%
G.3.7.14	SGD		0,0	0,0	0,00%	0,00%
G.3.7.15	Other		0,0	0,0	0,00%	0,00%
G.3.7.16		Total	716,5	716,5	100%	100%
OG.3.7.1		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.2		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.3		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.4		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.5		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.6		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.7		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.8		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.9		<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
<b>8. Covered Bonds - Breakdown by interest rate</b>						
			<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon		676,5	676,5	94%	94%
G.3.8.2	Floating coupon		40,0	40,0	6%	6%
G.3.8.3	Other		0,0	0,0	0%	0%
G.3.8.4		Total	716,5	716,5	100%	100%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
<b>9. Substitute Assets - Type</b>						
			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash		0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0			
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0			
G.3.9.5	Other		0			
G.3.9.6		Total	0		0%	
OG.3.9.1		<i>a/w EU gvts or quasi gvts</i>				
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>					
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>					
OG.3.9.4		<i>a/w EU central banks</i>				
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7		<i>a/w CQS1 credit institutions</i>				
OG.3.9.8		<i>a/w CQS2 credit institutions</i>				
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	0		
G.3.10.2	Eurozone	0		
G.3.10.3	Rest of European Union (EU)	0		
G.3.10.4	European Economic Area (not member of EU)	0		
G.3.10.5	Switzerland	0		
G.3.10.6	Australia	0		
G.3.10.7	Brazil	0		
G.3.10.8	Canada	0		
G.3.10.9	Japan	0		
G.3.10.10	Korea	0		
G.3.10.11	New Zealand	0		
G.3.10.12	Singapore	0		
G.3.10.13	US	0		
G.3.10.14	Other	0		
G.3.10.15	Total EU	0		
G.3.10.16	Total	0	0%	
OG.3.10.1	<i>a/w [If relevant, please specify]</i>			
OG.3.10.2	<i>a/w [If relevant, please specify]</i>			
OG.3.10.3	<i>a/w [If relevant, please specify]</i>			
OG.3.10.4	<i>a/w [If relevant, please specify]</i>			
OG.3.10.5	<i>a/w [If relevant, please specify]</i>			
OG.3.10.6	<i>a/w [If relevant, please specify]</i>			
OG.3.10.7	<i>a/w [If relevant, please specify]</i>			
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,00%	0,00%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	0	0%	0%
OG.3.11.1	<i>a/w [If relevant, please specify]</i>			
OG.3.11.2	<i>a/w [If relevant, please specify]</i>			
OG.3.11.3	<i>a/w [If relevant, please specify]</i>			
OG.3.11.4	<i>a/w [If relevant, please specify]</i>			
OG.3.11.5	<i>a/w [If relevant, please specify]</i>			
OG.3.11.6	<i>a/w [If relevant, please specify]</i>			
OG.3.11.7	<i>a/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list			<a href="http://www.pfandbriefforum.at/profil-Oberbank.htm">http://www.pfandbriefforum.at/profil-Oberbank.htm</a>
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	n.a.		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	n.a.		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
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OG.3.13.18				
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OG.3.13.21				
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OG.3.13.23				
OG.3.13.24				

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 OG.3.13.30  
 OG.3.13.31  
 OG.3.13.32  
 OG.3.13.33  
 OG.3.13.34  
 OG.3.13.35  
 OG.3.13.36  
 OG.3.13.37  
 OG.3.13.38  
 OG.3.13.39  
 OG.3.13.40  
 OG.3.13.41  
 OG.3.13.42  
 OG.3.13.43  
 OG.3.13.44  
 OG.3.13.45  
 OG.3.13.46  
 OG.3.13.47  
 OG.3.13.48  
 OG.3.13.49  
 OG.3.13.50  
 OG.3.13.51

#### 4. References to Capital Requirements Regulation (CRR) 129(7)

Row

Row

*The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.*

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	<a href="#">38</a>		
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii)	Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Austrian Glossary</a>		
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	

OG.4.1.1  
 OG.4.1.2  
 OG.4.1.3  
 OG.4.1.4  
 OG.4.1.5  
 OG.4.1.6  
 OG.4.1.7  
 OG.4.1.8  
 OG.4.1.9  
 OG.4.1.10

#### 5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>