

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

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| 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 | www.oberbank.at | | | |
| G.1.1.4 | Cut-off date | 30.09.2021 | | | |
| 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 | http://www.pfandbriefforum.at/profil-Oberbank.htm | | | |
| 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 | 2.580,0 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 1.717 | | | |
| 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 (%) | - | 50,3% | - | 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 | 2.580,0 | | 100,00% | |
| G.3.3.2 | Public Sector | [For completion] | | 0,00% | |
| G.3.3.3 | Shipping | [For completion] | | 0,00% | |
| G.3.3.4 | Substitute Assets | [For completion] | | 0,00% | |
| G.3.3.5 | Other | [For completion] | | 0,00% | |
| G.3.3.6 | Total | 2.580,0 | | 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 a/w [if relevant, please specify] 0,00%

OG.3.3.6 a/w [if relevant, please specify] 0,00%

4. Cover Pool Amortisation Profile

| | | Contractual | Expected Upon Prepayments | % Total Contractual | % Total Expected Upon Prepayments |
|-----------|--|--------------------|----------------------------------|----------------------------|--|
| G.3.4.1 | Weighted Average Life (in years) | 15,9 | ND1 | | |
| | Residual Life (mn) | | | | |
| | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 134,6 | ND1 | 5,22% | |
| G.3.4.3 | 1 - 2 Y | 67,2 | ND1 | 2,61% | |
| G.3.4.4 | 2 - 3 Y | 151,8 | ND1 | 5,88% | |
| G.3.4.5 | 3 - 4 Y | 44,7 | ND1 | 1,73% | |
| G.3.4.6 | 4 - 5 Y | 35,7 | ND1 | 1,38% | |
| G.3.4.7 | 5 - 10 Y | 276,3 | ND1 | 10,71% | |
| G.3.4.8 | 10+ Y | 1.869,8 | ND1 | 72,47% | |
| G.3.4.9 | Total | 2.580,0 | 0 | 100% | 0% |
| OG.3.4.1 | <i>o/w 0-1 day</i> | | | 0,00% | |
| OG.3.4.2 | <i>o/w 0-0.5y</i> | | | 0,00% | |
| OG.3.4.3 | <i>o/w 0.5-1 y</i> | | | 0,00% | |
| OG.3.4.4 | <i>o/w 1-1.5y</i> | | | 0,00% | |
| OG.3.4.5 | <i>o/w 1.5-2 y</i> | | | 0,00% | |
| OG.3.4.6 | Weighted Average Life residential (in years) | 17,6 | | | |
| OG.3.4.7 | Weighted Average Life commercial (in years) | 10,2 | | | |
| OG.3.4.8 | | | | 0,00% | |
| OG.3.4.9 | | | | 0,00% | |
| OG.3.4.10 | | | | 0,00% | |

5. Maturity of Covered Bonds

| | | Initial Maturity | Extended Maturity | % Total Initial Maturity | % Total Extended Maturity |
|-----------|----------------------------------|-------------------------|--------------------------|---------------------------------|----------------------------------|
| G.3.5.1 | Weighted Average life (in years) | 7,3 | ND1 | | |
| | Maturity (mn) | | | | |
| | By buckets: | | | | |
| G.3.5.2 | 0 - 1 Y | 20,0 | ND1 | 1,17% | |
| G.3.5.3 | 1 - 2 Y | 14,0 | ND1 | 0,82% | |
| G.3.5.4 | 2 - 3 Y | 20,0 | ND1 | 1,17% | |
| G.3.5.5 | 3 - 4 Y | 0,0 | ND1 | 0,00% | |
| G.3.5.6 | 4 - 5 Y | 785,0 | ND1 | 45,73% | |
| G.3.5.7 | 5 - 10 Y | 547,5 | ND1 | 31,90% | |
| G.3.5.8 | 10+ Y | 330,0 | ND1 | 19,23% | |
| G.3.5.9 | Total | 1.716,5 | 0 | 100% | 0% |
| OG.3.5.1 | <i>o/w 0-1 day</i> | | | 0,00% | |
| OG.3.5.2 | <i>o/w 0-0.5y</i> | | | 0,00% | |
| OG.3.5.3 | <i>o/w 0.5-1 y</i> | | | 0,00% | |
| OG.3.5.4 | <i>o/w 1-1.5y</i> | | | 0,00% | |
| OG.3.5.5 | <i>o/w 1.5-2 y</i> | | | 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% | |

6. Covered Assets - Currency

| | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
|----------|--|--------------------------------------|-------------------------------------|-------------------------|------------------------|
| G.3.6.1 | EUR | 2.580,0 | 2.580,0 | 100,00% | 100,00% |
| G.3.6.2 | USD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.3 | GBP | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.4 | NOK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.5 | CHF | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.6 | AUD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.7 | CAD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.8 | BRL | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.9 | CZK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.10 | DKK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.11 | HKD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.12 | KRW | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.13 | SEK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.14 | SGD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.15 | Other | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.16 | Total | 2.580,0 | 2.580,0 | 100% | 100% |
| OG.3.6.1 | <i>o/w [if relevant, please specify]</i> | | | 0,00% | 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% |
| 7. Covered Bonds - Currency | | | | | | |
| | | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | | 1.716,5 | 1.716,5 | 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 | 1.716,5 | 1.716,5 | 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% |
| 8. Covered Bonds - Breakdown by interest rate | | | | | | |
| | | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.8.1 | Fixed coupon | | 896,5 | 896,5 | 52% | 52% |
| G.3.8.2 | Floating coupon | | 820,0 | 820,0 | 48% | 48% |
| G.3.8.3 | Other | | 0,0 | 0,0 | 0% | 0% |
| G.3.8.4 | | Total | 1.716,5 | 1.716,5 | 100% | 100% |
| OG.3.8.1 | | | | | | |
| OG.3.8.2 | | | | | | |
| OG.3.8.3 | | | | | | |
| OG.3.8.4 | | | | | | |
| OG.3.8.5 | | | | | | |
| 9. Substitute Assets - Type | | | | | | |
| | | | Nominal (mn) | | % Substitute Assets | |
| 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>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.2 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.3 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.4 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.5 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.6 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.10.7 | <i>o/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>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.2 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.3 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.4 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.5 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.6 | <i>o/w [If relevant, please specify]</i> | | | |
| OG.3.11.7 | <i>o/w [If relevant, please specify]</i> | | | |
| 12. Bond List | | | | |
| G.3.12.1 | Bond list | http://www.pfandbriefforum.at/profil-Oberbank.htm | | |
| 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 | | | | |
| OG.3.13.13 | | | | |
| OG.3.13.14 | | | | |
| OG.3.13.15 | | | | |
| OG.3.13.16 | | | | |
| OG.3.13.17 | | | | |
| OG.3.13.18 | | | | |
| OG.3.13.19 | | | | |
| OG.3.13.20 | | | | |
| OG.3.13.21 | | | | |
| OG.3.13.22 | | | | |

OG.3.13.23
 OG.3.13.24
 OG.3.13.25
 OG.3.13.26
 OG.3.13.27
 OG.3.13.28
 OG.3.13.29
 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: | 38 | | |
| G.4.1.2 | (i) Value of covered bonds: | 39 | | |
| G.4.1.3 | (ii) Geographical distribution: | 43 for Mortgage Assets | 48 for Public Sector Assets | |
| G.4.1.4 | (ii) Type of cover assets: | 52 | | |
| G.4.1.5 | (ii) Loan size: | 166 for Residential Mortgage Assets | 267 for Commercial Mortgage Assets | 18 for Public Sector Assets |
| G.4.1.6 | (ii) Interest rate risk - cover pool: | 130 for Mortgage Assets | 129 for Public Sector Assets | |
| G.4.1.7 | (ii) Currency risk - cover pool: | 111 | | |
| G.4.1.8 | (ii) Interest rate risk - covered bond: | 163 | | |
| G.4.1.9 | (ii) Currency risk - covered bond: | 137 | | |
| G.4.1.10 | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | 17 for Austrian Glossary | | |
| G.4.1.11 | (iii) Maturity structure of cover assets: | 65 | | |
| G.4.1.12 | (iii) Maturity structure of covered bonds: | 88 | | |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due: | 160 for Mortgage Assets | 166 for Public Sector Assets | |

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)

Exposure to credit institute credit quality step 1 & 2

[For completion]

G.5.1.1
 OG.5.1.1
 OG.5.1.2
 OG.5.1.3
 OG.5.1.4
 OG.5.1.5

6. Other relevant information**1. Optional information e.g. Rating triggers**

| | |
|-----------|--|
| OG.6.1.1 | NPV Test (passed/failed) |
| OG.6.1.2 | Interest Coverage Test (passed/failed) |
| OG.6.1.3 | Cash Manager |
| OG.6.1.4 | Account Bank |
| OG.6.1.5 | Stand-by Account Bank |
| OG.6.1.6 | Servicer |
| OG.6.1.7 | Interest Rate Swap Provider |
| OG.6.1.8 | Covered Bond Swap Provider |
| OG.6.1.9 | Paying Agent |
| OG.6.1.10 | Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool) |
| 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> |

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

| Field Number | 7. Mortgage Assets | | |
|--------------|---|----------------------------|---------------------------|
| | 1. Property Type Information | Nominal (mn) | % Total Mortgages |
| M.7.1.1 | Residential | 1.988,6 | 77,08% |
| M.7.1.2 | Commercial | 591,4 | 22,92% |
| M.7.1.3 | Other | 0,0 | 0,00% |
| M.7.1.4 | Total | 2.580,0 | 100% |
| OM.7.1.1 | <i>o/w Housing Cooperatives / Multi-family assets</i> | | 0,00% |
| OM.7.1.2 | <i>o/w Forest & Agriculture</i> | | 0,00% |
| OM.7.1.3 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.4 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.5 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.6 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.7 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.8 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.9 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.10 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| OM.7.1.11 | <i>o/w [If relevant, please specify]</i> | | 0,00% |
| | 2. General Information | Residential Loans | Commercial Loans |
| M.7.2.1 | Number of mortgage loans | 13304 | 558 |
| OM.7.2.1 | <i>Optional information eg, Number of borrowers</i> | | |
| OM.7.2.2 | <i>Optional information eg, Number of guarantors</i> | | |
| OM.7.2.3 | | | |
| OM.7.2.4 | | | |
| OM.7.2.5 | | | |
| OM.7.2.6 | | | |
| | 3. Concentration Risks | % Residential Loans | % Commercial Loans |
| M.7.3.1 | 10 largest exposures | 7,45% | 28,64% |
| OM.7.3.1 | | | |
| OM.7.3.2 | | | |
| OM.7.3.3 | | | |
| OM.7.3.4 | | | |
| OM.7.3.5 | | | |
| OM.7.3.6 | | | |
| | 4. Breakdown by Geography | % Residential Loans | % Commercial Loans |
| M.7.4.1 | European Union | 100,00% | 100,00% |
| M.7.4.2 | Austria | 83,51% | 47,55% |
| M.7.4.3 | Belgium | 0,00% | 0,00% |
| M.7.4.4 | Bulgaria | 0,00% | 0,00% |
| M.7.4.5 | Croatia | 0,00% | 0,00% |
| M.7.4.6 | Cyprus | 0,00% | 0,00% |
| M.7.4.7 | Czech Republic | 0,00% | 0,00% |
| M.7.4.8 | Denmark | 0,00% | 0,00% |
| M.7.4.9 | Estonia | 0,00% | 0,00% |
| M.7.4.10 | Finland | 0,00% | 0,00% |
| M.7.4.11 | France | 0,00% | 0,00% |
| M.7.4.12 | Germany | 16,49% | 52,45% |
| M.7.4.13 | Greece | 0,00% | 0,00% |
| M.7.4.14 | Netherlands | 0,00% | 0,00% |
| M.7.4.15 | Hungary | 0,00% | 0,00% |
| M.7.4.16 | Ireland | 0,00% | 0,00% |
| M.7.4.17 | Italy | 0,00% | 0,00% |
| M.7.4.18 | Latvia | 0,00% | 0,00% |
| M.7.4.19 | Lithuania | 0,00% | 0,00% |
| M.7.4.20 | Luxembourg | 0,00% | 0,00% |

| | | | | |
|-----------|--|--|------------------|------------------|
| M.7.4.21 | Malta | 0,00% | 0,00% | 0,00% |
| M.7.4.22 | Poland | 0,00% | 0,00% | 0,00% |
| M.7.4.23 | Portugal | 0,00% | 0,00% | 0,00% |
| M.7.4.24 | Romania | 0,00% | 0,00% | 0,00% |
| M.7.4.25 | Slovakia | 0,00% | 0,00% | 0,00% |
| M.7.4.26 | Slovenia | 0,00% | 0,00% | 0,00% |
| M.7.4.27 | Spain | 0,00% | 0,00% | 0,00% |
| M.7.4.28 | Sweden | 0,00% | 0,00% | 0,00% |
| M.7.4.29 | United Kingdom | 0,00% | 0,00% | 0,00% |
| M.7.4.30 | <u>European Economic Area (not member of EU)</u> | 0 | 0 | 0 |
| M.7.4.31 | Iceland | [For completion] | [For completion] | [For completion] |
| M.7.4.32 | Liechtenstein | [For completion] | [For completion] | [For completion] |
| M.7.4.33 | Norway | [For completion] | [For completion] | [For completion] |
| M.7.4.34 | <u>Other</u> | 0 | 0 | 0 |
| M.7.4.35 | Switzerland | [For completion] | [For completion] | [For completion] |
| M.7.4.36 | Australia | [For completion] | [For completion] | [For completion] |
| M.7.4.37 | Brazil | [For completion] | [For completion] | [For completion] |
| M.7.4.38 | Canada | [For completion] | [For completion] | [For completion] |
| M.7.4.39 | Japan | [For completion] | [For completion] | [For completion] |
| M.7.4.40 | Korea | [For completion] | [For completion] | [For completion] |
| M.7.4.41 | New Zealand | [For completion] | [For completion] | [For completion] |
| M.7.4.42 | Singapore | [For completion] | [For completion] | [For completion] |
| M.7.4.43 | US | [For completion] | [For completion] | [For completion] |
| M.7.4.44 | Other | [For completion] | [For completion] | [For completion] |
| OM.7.4.1 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.2 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.3 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.4 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.5 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.6 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.7 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.8 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.9 | | <i>a/w [If relevant, please specify]</i> | | |
| OM.7.4.10 | | <i>a/w [If relevant, please specify]</i> | | |

| 5. Breakdown by domestic regions | | % Residential Loans | % Commercial Loans | % Total Mortgages |
|---|-----------------------------|----------------------------|---------------------------|--------------------------|
| M.7.5.1 | Oberösterreich | 34,14% | 11,00% | 28,84% |
| M.7.5.2 | Salzburg | 8,30% | 5,66% | 7,69% |
| M.7.5.3 | Niederösterreich | 15,15% | 8,60% | 13,65% |
| M.7.5.4 | Wien | 21,43% | 17,38% | 20,50% |
| M.7.5.5 | Tirol | 0,69% | 0,01% | 0,53% |
| M.7.5.6 | Steiermark | 1,90% | 3,31% | 2,23% |
| M.7.5.7 | Kärnten | 0,68% | 0,07% | 0,54% |
| M.7.5.8 | Burgenland | 1,18% | 1,52% | 1,26% |
| M.7.5.9 | Vorarlberg | 0,04% | 0,00% | 0,03% |
| M.7.5.10 | Republik Österreich | 83,51% | 47,55% | 75,26% |
| M.7.5.11 | Bayern | 11,27% | 24,28% | 14,25% |
| M.7.5.12 | Sachsen-Anhalt | 0,45% | 2,91% | 1,01% |
| M.7.5.13 | Sachsen | 2,69% | 2,02% | 2,54% |
| M.7.5.14 | Thüringen | 0,18% | 0,38% | 0,23% |
| M.7.5.15 | Hessen | 0,66% | 9,16% | 2,61% |
| M.7.5.16 | Berlin | 0,77% | 5,14% | 1,77% |
| M.7.5.17 | Baden-Württemberg | 0,20% | 1,37% | 0,47% |
| M.7.5.18 | Brandenburg | 0,02% | 0,34% | 0,09% |
| M.7.5.19 | Nordrhein-Westfalen | 0,12% | 1,09% | 0,34% |
| M.7.5.20 | Hamburg | 0,01% | 0,00% | 0,01% |
| M.7.5.21 | Rheinland-Pfalz | 0,03% | 0,50% | 0,14% |
| M.7.5.22 | Niedersachsen | 0,00% | 2,37% | 0,54% |
| M.7.5.23 | Schleswig-Holstein | 0,10% | 2,89% | 0,74% |
| M.7.5.24 | Mecklenburg-Vorpomm. | 0,01% | 0,00% | 0,01% |
| M.7.5.25 | Republik Deutschland | 16,49% | 52,45% | 24,74% |
| M.7.5.26 | TBC at a country level | [For completion] | [For completion] | [For completion] |
| M.7.5.27 | TBC at a country level | [For completion] | [For completion] | [For completion] |
| M.7.5.28 | TBC at a country level | [For completion] | [For completion] | [For completion] |
| M.7.5.29 | TBC at a country level | [For completion] | [For completion] | [For completion] |
| M.7.5.30 | TBC at a country level | [For completion] | [For completion] | [For completion] |
| M.7.5.31 | TBC at a country level | [For completion] | [For completion] | [For completion] |

| 6. Breakdown by Interest Rate | | % Residential Loans | % Commercial Loans | % Total Mortgages | |
|---------------------------------------|---|----------------------------|---------------------------|----------------------------|-----------------------|
| M.7.6.1 | Fixed rate | 43,39% | 24,90% | 39,15% | |
| M.7.6.2 | Floating rate | 56,61% | 75,10% | 60,85% | |
| M.7.6.3 | Other | [For completion] | [For completion] | [For completion] | |
| OM.7.6.1 | | | | | |
| OM.7.6.2 | | | | | |
| OM.7.6.3 | | | | | |
| OM.7.6.4 | | | | | |
| OM.7.6.5 | | | | | |
| OM.7.6.6 | | | | | |
| 7. Breakdown by Repayment Type | | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.7.1 | Bullet / interest only | 9,48% | 29,55% | 14,08% | |
| M.7.7.2 | Amortising | 90,52% | 70,45% | 85,92% | |
| M.7.7.3 | Other | [For completion] | [For completion] | [For completion] | |
| OM.7.7.1 | | [For completion] | [For completion] | [For completion] | |
| OM.7.7.2 | | | | | |
| OM.7.7.3 | | | | | |
| OM.7.7.4 | | | | | |
| OM.7.7.5 | | | | | |
| OM.7.7.6 | | | | | |
| 8. Loan Seasoning | | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.8.1 | Up to 12months | 24,80% | 40,88% | 28,48% | |
| M.7.8.2 | ≥ 12 - ≤ 24 months | 22,71% | 15,77% | 21,12% | |
| M.7.8.3 | ≥ 24 - ≤ 36 months | 13,01% | 14,55% | 13,36% | |
| M.7.8.4 | ≥ 36 - ≤ 60 months | 17,93% | 17,93% | 17,93% | |
| M.7.8.5 | ≥ 60 months | 21,55% | 10,86% | 19,10% | |
| OM.7.8.1 | Total Weighted Average Seasoning (months) | 36,89 | 27,32 | 34,70 | |
| OM.7.8.2 | | | | | |
| OM.7.8.3 | | | | | |
| OM.7.8.4 | | | | | |
| 9. Non-Performing Loans (NPLs) | | % Residential Loans | % Commercial Loans | % Total Mortgages | |
| M.7.9.1 | % NPLs | 0,00% | 0,00% | 0,00% | |
| OM.7.9.1 | | | | | |
| OM.7.9.2 | | | | | |
| OM.7.9.3 | | | | | |
| OM.7.9.4 | | | | | |
| 7.A Residential Cover Pool | | | | | |
| 10. Loan Size Information | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.10.1 | Average loan size (000s) | 149,5 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0-100.000 | 364,3 | 7567 | 18,32% | 56,88% |
| M.7A.10.3 | 100.001-300.000 | 822,8 | 4938 | 41,38% | 37,12% |
| M.7A.10.4 | 300.001-500.000 | 176,0 | 477 | 8,85% | 3,59% |
| M.7A.10.5 | 500.001-1.000.000 | 123,8 | 180 | 6,23% | 1,35% |
| M.7A.10.6 | 1.000.001-5.000.000 | 242,3 | 115 | 12,19% | 0,86% |
| M.7A.10.7 | > 5.000.000 | 259,3 | 27 | 13,04% | 0,20% |
| M.7A.10.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.18 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.19 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.20 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.21 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.22 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.23 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.24 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.25 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.10.26 | Total | 1.988,6 | 13304 | 100% | 100% |

| 11. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
|---|--|---------------------|-----------------|---------------------|----------------|
| M.7A.11.1 | Weighted Average LTV (%) | 113,69% | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.11.2 | >0 - <=40 % | 433,2 | 3958 | 21,78% | 29,75% |
| M.7A.11.3 | >40 - <=50 % | 188,3 | 1517 | 9,47% | 11,40% |
| M.7A.11.4 | >50 - <=60 % | 232,1 | 1686 | 11,67% | 12,67% |
| M.7A.11.5 | >60 - <=70 % | 290,1 | 1773 | 14,59% | 13,33% |
| M.7A.11.6 | >70 - <=80 % | 330,1 | 1338 | 16,60% | 10,06% |
| M.7A.11.7 | >80 - <=90 % | 185,8 | 1104 | 9,34% | 8,30% |
| M.7A.11.8 | >90 - <=100 % | 111,5 | 790 | 5,61% | 5,94% |
| M.7A.11.9 | >100% | 217,7 | 1138 | 10,95% | 8,55% |
| M.7A.11.10 | Total | 1.988,6 | 13304 | 100% | 100% |
| OM.7A.11.1 | <i>o/w</i> >100 - <=110 % | | | 0,00% | 0,00% |
| OM.7A.11.2 | <i>o/w</i> >110 - <=120 % | | | 0,00% | 0,00% |
| OM.7A.11.3 | <i>o/w</i> >120 - <=130 % | | | 0,00% | 0,00% |
| OM.7A.11.4 | <i>o/w</i> >130 - <=140 % | | | 0,00% | 0,00% |
| OM.7A.11.5 | <i>o/w</i> >140 - <=150 % | | | 0,00% | 0,00% |
| OM.7A.11.6 | <i>o/w</i> >150 % | | | 0,00% | 0,00% |
| OM.7A.11.7 | | | | | |
| OM.7A.11.8 | | | | | |
| OM.7A.11.9 | | | | | |
| 12. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.12.1 | Weighted Average LTV (%) | 62,62% | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.12.2 | >0 - <=40 % | 482,1 | 5582 | 24,24% | 41,96% |
| M.7A.12.3 | >40 - <=50 % | 296,5 | 1785 | 14,91% | 13,42% |
| M.7A.12.4 | >50 - <=60 % | 300,8 | 1785 | 15,13% | 13,42% |
| M.7A.12.5 | >60 - <=70 % | 300,6 | 1400 | 15,11% | 10,52% |
| M.7A.12.6 | >70 - <=80 % | 255,3 | 1047 | 12,84% | 7,87% |
| M.7A.12.7 | >80 - <=90 % | 140,1 | 761 | 7,04% | 5,72% |
| M.7A.12.8 | >90 - <=100 % | 121,8 | 466 | 6,12% | 3,50% |
| M.7A.12.9 | >100% | 91,5 | 478 | 4,60% | 3,59% |
| M.7A.12.10 | Total | 1.988,6 | 13304 | 100% | 100% |
| OM.7A.12.1 | <i>o/w</i> >100 - <=110 % | | | 0,00% | 0,00% |
| OM.7A.12.2 | <i>o/w</i> >110 - <=120 % | | | 0,00% | 0,00% |
| OM.7A.12.3 | <i>o/w</i> >120 - <=130 % | | | 0,00% | 0,00% |
| OM.7A.12.4 | <i>o/w</i> >130 - <=140 % | | | 0,00% | 0,00% |
| OM.7A.12.5 | <i>o/w</i> >140 - <=150 % | | | 0,00% | 0,00% |
| OM.7A.12.6 | <i>o/w</i> >150 % | | | 0,00% | 0,00% |
| OM.7A.12.7 | | | | | |
| OM.7A.12.8 | | | | | |
| OM.7A.12.9 | | | | | |
| 13. Breakdown by type | | % Residential Loans | | | |
| M.7A.13.1 | Owner occupied | 95,65% | | | |
| M.7A.13.2 | Second home/Holiday houses | 0,00% | | | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | 3,18% | | | |
| M.7A.13.4 | Agricultural | 1,16% | | | |
| M.7A.13.5 | Other | 0,00% | | | |
| OM.7A.13.1 | <i>o/w</i> Subsidised housing | | | | |
| OM.7A.13.2 | <i>o/w</i> Private rental | | | | |
| OM.7A.13.3 | <i>o/w</i> Multi-family housing | | | | |
| OM.7A.13.4 | <i>o/w</i> Buildings under construction | | | | |
| OM.7A.13.5 | <i>o/w</i> Buildings land | | | | |
| OM.7A.13.6 | <i>o/w</i> [If relevant, please specify] | | | | |
| OM.7A.13.7 | <i>o/w</i> [If relevant, please specify] | | | | |
| OM.7A.13.8 | <i>o/w</i> [If relevant, please specify] | | | | |
| OM.7A.13.9 | <i>o/w</i> [If relevant, please specify] | | | | |
| OM.7A.13.10 | <i>o/w</i> [If relevant, please specify] | | | | |
| OM.7A.13.11 | <i>o/w</i> [If relevant, please specify] | | | | |
| 14. Loan by Ranking | | % Residential Loans | | | |
| M.7A.14.1 | 1st lien / No prior ranks | 90,20% | | | |
| M.7A.14.2 | Guaranteed | 0,00% | | | |

| | | |
|------------|-------|-------|
| M.7A.14.3 | Other | 9,80% |
| OM.7A.14.1 | | |
| OM.7A.14.2 | | |
| OM.7A.14.3 | | |
| OM.7A.14.4 | | |
| OM.7A.14.5 | | |
| OM.7A.14.6 | | |

7B Commercial Cover Pool

| 15. Loan Size Information | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|--------------------------|------------------|------------------|--------------------|----------------|
| M.7B.15.1 | Average loan size (000s) | 1.059,8 | | | |
| | By buckets (mn): | | | | |
| M.7B.15.2 | 0-100.000 | 7,5 | 179 | 1,28% | 32,08% |
| M.7B.15.3 | 100.001-300.000 | 26,1 | 142 | 4,42% | 25,45% |
| M.7B.15.4 | 300.001-500.000 | 23,5 | 60 | 3,97% | 10,75% |
| M.7B.15.5 | 500.001-1.000.000 | 41,7 | 56 | 7,04% | 10,04% |
| M.7B.15.6 | 1.000.001-5.000.000 | 196,7 | 93 | 33,25% | 16,67% |
| M.7B.15.7 | > 5.000.000 | 296,0 | 28 | 50,04% | 5,02% |
| M.7B.15.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.18 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.19 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.20 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.21 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.22 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.23 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.24 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.25 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.15.26 | Total | 591,4 | 558 | 100% | 100% |
| 16. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.16.1 | Weighted Average LTV (%) | 72,29% | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.16.2 | >0 - <=40 % | 107,7 | 165 | 18,21% | 29,57% |
| M.7B.16.3 | >40 - <=50 % | 25,3 | 65 | 4,28% | 11,65% |
| M.7B.16.4 | >50 - <=60 % | 96,5 | 58 | 16,31% | 10,39% |
| M.7B.16.5 | >60 - <=70 % | 113,5 | 66 | 19,19% | 11,83% |
| M.7B.16.6 | >70 - <=80 % | 106,3 | 58 | 17,98% | 10,39% |
| M.7B.16.7 | >80 - <=90 % | 72,1 | 41 | 12,20% | 7,35% |
| M.7B.16.8 | >90 - <=100 % | 9,2 | 26 | 1,56% | 4,66% |
| M.7B.16.9 | >100% | 60,7 | 79 | 10,27% | 14,16% |
| M.7B.16.10 | Total | 591,4 | 558 | 100% | 100% |
| OM.7B.16.1 | o/w >100 - <=110 % | | | 0,00% | 0,00% |
| OM.7B.16.2 | o/w >110 - <=120 % | | | 0,00% | 0,00% |
| OM.7B.16.3 | o/w >120 - <=130 % | | | 0,00% | 0,00% |
| OM.7B.16.4 | o/w >130 - <=140 % | | | 0,00% | 0,00% |
| OM.7B.16.5 | o/w >140 - <=150 % | | | 0,00% | 0,00% |
| OM.7B.16.6 | o/w >150 % | | | 0,00% | 0,00% |
| OM.7B.16.7 | | | | | |
| OM.7B.16.8 | | | | | |
| OM.7B.16.9 | | | | | |
| 17. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.17.1 | Weighted Average LTV (%) | 65,76% | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.17.2 | >0 - <=40 % | 85,4 | 224 | 14,44% | 40,14% |
| M.7B.17.3 | >40 - <=50 % | 55,0 | 56 | 9,30% | 10,04% |
| M.7B.17.4 | >50 - <=60 % | 131,3 | 82 | 22,21% | 14,70% |

| | | | | | |
|------------|---------------------------------|-------|-----|--------|--------|
| M.7B.17.5 | >60 - <=70 % | 110,5 | 58 | 18,69% | 10,39% |
| M.7B.17.6 | >70 - <=80 % | 90,3 | 36 | 15,28% | 6,45% |
| M.7B.17.7 | >80 - <=90 % | 57,7 | 41 | 9,75% | 7,35% |
| M.7B.17.8 | >90 - <=100 % | 8,8 | 16 | 1,49% | 2,87% |
| M.7B.17.9 | >100% | 52,3 | 45 | 8,84% | 8,06% |
| M.7B.17.10 | Total | 591,4 | 558 | 100% | 100% |
| OM.7B.17.1 | <i>o/w >100 - <=110 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.2 | <i>o/w >110 - <=120 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.3 | <i>o/w >120 - <=130 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.4 | <i>o/w >130 - <=140 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.5 | <i>o/w >140 - <=150 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.6 | <i>o/w >150 %</i> | | | 0,00% | 0,00% |
| OM.7B.17.7 | | | | | |
| OM.7B.17.8 | | | | | |
| OM.7B.17.9 | | | | | |

| 18. Breakdown by Type | | % Commercial loans | |
|-----------------------|--|--------------------|--|
| M.7B.18.1 | Retail | 16,08% | |
| M.7B.18.2 | Office | 32,85% | |
| M.7B.18.3 | Hotel/Tourism | 6,42% | |
| M.7B.18.4 | Shopping malls | 8,25% | |
| M.7B.18.5 | Industry | 5,61% | |
| M.7B.18.6 | Agriculture | 0,32% | |
| M.7B.18.7 | Other commercially used | 9,39% | |
| M.7B.18.8 | Land | 16,06% | |
| M.7B.18.9 | Property developers / Bulding under construction | 0,00% | |
| M.7B.18.10 | Other | 5,01% | |
| OM.7B.18.1 | <i>o/w Social & Cultural purposes</i> | | |
| OM.7B.18.2 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.3 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.4 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.5 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.6 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.7 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.8 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.9 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.10 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.11 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.12 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.13 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.14 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.15 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.16 | <i>o/w [If relevant, please specify]</i> | | |
| OM.7B.18.17 | <i>o/w [If relevant, please specify]</i> | | |

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

Reporting in Domestic Currency

EUR

CONTENT OF TAB E

- [1. Additional information on the programme](#)
- [2. Additional information on the swaps](#)
- [3. Additional information on the asset distribution](#)

| Field Number | 1. Additional information on the programme | | | |
|--------------|--|---------------------------|--------------------------------|------------------|
| | Transaction Counterparties | Name | Legal Entity Identifier (LEI)* | |
| E.1.1.1 | Sponsor (if applicable) | <i>Example Bank</i> | <i>Example Bank</i> | |
| E.1.1.2 | Servicer | [For completion] | [For completion] | |
| E.1.1.3 | Back-up servicer | [For completion] | [For completion] | |
| E.1.1.4 | BUS facilitator | [For completion] | [For completion] | |
| E.1.1.5 | Cash manager | [For completion] | [For completion] | |
| E.1.1.6 | Back-up cash manager | [For completion] | [For completion] | |
| E.1.1.7 | Account bank | [For completion] | [For completion] | |
| E.1.1.8 | Standby account bank | [For completion] | [For completion] | |
| E.1.1.9 | Account bank guarantor | [For completion] | [For completion] | |
| E.1.1.10 | Trustee | [For completion] | [For completion] | |
| E.1.1.11 | Cover Pool Monitor | [For completion] | [For completion] | |
| OE.1.1.1 | | | | |
| OE.1.1.2 | | | | |
| OE.1.1.3 | | | | |
| OE.1.1.4 | | | | |
| OE.1.1.5 | | | | |
| OE.1.1.6 | | | | |
| OE.1.1.7 | | | | |
| OE.1.1.8 | | | | |
| | 2. Additional information on the swaps | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap |
| E.2.1.1 | <i>Example Bank</i> | <i>Example Guarantor</i> | <i>Example Bank(LEI)</i> | <i>FX</i> |
| E.2.1.2 | Counterparty 2 | [For completion] | [For completion] | [For completion] |
| E.2.1.3 | Counterparty 3 | [For completion] | [For completion] | [For completion] |
| E.2.1.4 | Counterparty 4 | [For completion] | [For completion] | [For completion] |
| E.2.1.5 | Counterparty 5 | [For completion] | [For completion] | [For completion] |
| E.2.1.6 | Counterparty 6 | [For completion] | [For completion] | [For completion] |
| E.2.1.7 | Counterparty 7 | [For completion] | [For completion] | [For completion] |
| E.2.1.8 | Counterparty 8 | [For completion] | [For completion] | [For completion] |
| E.2.1.9 | Counterparty 9 | [For completion] | [For completion] | [For completion] |
| E.2.1.10 | Counterparty 10 | [For completion] | [For completion] | [For completion] |
| E.2.1.11 | Counterparty 11 | [For completion] | [For completion] | [For completion] |
| E.2.1.12 | Counterparty 12 | [For completion] | [For completion] | [For completion] |
| E.2.1.13 | Counterparty 13 | [For completion] | [For completion] | [For completion] |
| E.2.1.14 | Counterparty 14 | [For completion] | [For completion] | [For completion] |
| E.2.1.15 | Counterparty 15 | [For completion] | [For completion] | [For completion] |
| E.2.1.16 | Counterparty 16 | [For completion] | [For completion] | [For completion] |
| E.2.1.17 | Counterparty 17 | [For completion] | [For completion] | [For completion] |
| E.2.1.18 | Counterparty 18 | [For completion] | [For completion] | [For completion] |
| E.2.1.19 | Counterparty 19 | [For completion] | [For completion] | [For completion] |
| E.2.1.20 | Counterparty 20 | [For completion] | [For completion] | [For completion] |
| E.2.1.21 | Counterparty 21 | [For completion] | [For completion] | [For completion] |
| E.2.1.22 | Counterparty 22 | [For completion] | [For completion] | [For completion] |
| E.2.1.23 | Counterparty 23 | [For completion] | [For completion] | [For completion] |
| E.2.1.24 | Counterparty 24 | [For completion] | [For completion] | [For completion] |
| E.2.1.25 | Counterparty 25 | [For completion] | [For completion] | [For completion] |
| OE.2.1.1 | | | | |
| OE.2.1.2 | | | | |
| OE.2.1.3 | | | | |
| OE.2.1.4 | | | | |

OE.2.1.5
 OE.2.1.6
 OE.2.1.7
 OE.2.1.8
 OE.2.1.9
 OE.2.1.10
 OE.2.1.11
 OE.2.1.12
 OE.2.1.13

3. Additional information on the asset distribution

| 1. General Information | | Total Assets | | | | |
|------------------------|--------------------------------------|---------------------|--------------------|------------------------|------------------|---------------|
| E.3.1.1 | Weighted Average Seasoning (months) | 34,70 | | | | |
| E.3.1.2 | Weighted Average Maturity (months)** | [For completion] | | | | |
| OE.3.1.1 | | | | | | |
| OE.3.1.2 | | | | | | |
| OE.3.1.3 | | | | | | |
| OE.3.1.4 | | | | | | |
| 2. Arrears | | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | <30 days | 0,09% | 0,27% | 0,00% | 0,00% | 0,13% |
| E.3.2.2 | 30-<60 days | 0,07% | 0,04% | 0,00% | 0,00% | 0,06% |
| E.3.2.3 | 60-<90 days | 0,04% | 0,00% | 0,00% | 0,00% | 0,03% |
| E.3.2.4 | 90-<180 days | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| E.3.2.5 | >= 180 days | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| OE.3.2.1 | | | | | | |
| OE.3.2.2 | | | | | | |
| OE.3.2.3 | | | | | | |
| OE.3.2.4 | | | | | | |