

Austrian Transparency Template

Version 2023/04/19

Oberbank AG

Reporting Date: 31/03/23

Cut-off Date: 31/03/23

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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	

Version 2023/04/19

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	31.03.2023			
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	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance (Y/N)	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	https://www.pfandbriefforum.at/#institute-berichte			
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	3.730,8			
G.3.1.2	Outstanding Covered Bonds	2.290,5			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3	Coverage Requirements (\$9 PfandBG AT)	[For completion]			
OG.3.1.4	Coverage Requirements NPV (\$9 PfandBG AT)	ND1			
	2. Over-collateralisation (OC)	Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,00%	60,9%	ND1	ND1
OG.3.2.1	OC (Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	2,07%	60,8%	ND1	ND1
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
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	3.730,8		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	3.730,8		100%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,00%	

OG.3.3.6	o/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)	16,14	ND1			
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y	227,2	ND1	6,09%		
G.3.4.3	1 - 2 Y	193,4	ND1	5,18%		
G.3.4.4	2 - 3 Y	84,7	ND1	2,27%		
G.3.4.5	3 - 4 Y	47,7	ND1	1,28%		
G.3.4.6	4 - 5 Y	71,8	ND1	1,92%		
G.3.4.7	5 - 10 Y	388,9	ND1	10,42%		
G.3.4.8	10+ Y	2.717,2	ND1	72,83%		
G.3.4.9	Total	3.730,8	0	100%	0%	
OG.3.4.1	o/w 0-1 day					
OG.3.4.2	o/w 0-0.5y					
OG.3.4.3	o/w 0.5-1 y					
OG.3.4.4	o/w 1-1.5y					
OG.3.4.5	o/w 1.5-2 y					
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9						
OG.3.4.10						
	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity	
G.3.5.1	Weighted Average life (in years)	6,23	ND1			
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y	14,0	ND1	0,61%		
G.3.5.3	1 - 2 Y	20,0	ND1	0,87%		
G.3.5.4	2 - 3 Y	500,0	ND1	21,83%		
G.3.5.5	3 - 4 Y	285,0	ND1	12,44%		
G.3.5.6	4 - 5 Y	15,0	ND1	0,65%		
G.3.5.7	5 - 10 Y	1.401,5	ND1	61,19%		
G.3.5.8	10+ Y	55,0	ND1	2,40%		
G.3.5.9	Total	2.290,5	0	100%	0%	
OG.3.5.1	o/w 0-1 day					
OG.3.5.2	o/w 0-0.5y					
OG.3.5.3	o/w 0.5-1 y					
OG.3.5.4	o/w 1-1.5y					
OG.3.5.5	o/w 1.5-2 y					
OG.3.5.6						
OG.3.5.7						
OG.3.5.8						
OG.3.5.9						
OG.3.5.10						
	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]	
G.3.6.1	EUR	3.730,8	3.730,8	100,00%	100,00%	
G.3.6.2	AUD	0,0	0,0	0,00%	0,00%	
G.3.6.3	BRL	0,0	0,0	0,00%	0,00%	
G.3.6.4	CAD	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	CZK	0,0	0,0	0,00%	0,00%	
G.3.6.7	DKK	0,0	0,0	0,00%	0,00%	
G.3.6.8	GBP	0,0	0,0	0,00%	0,00%	
G.3.6.9	HKD	0,0	0,0	0,00%	0,00%	
G.3.6.10	ISK	0,0	0,0	0,00%	0,00%	
G.3.6.11	JPY	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	NOK	0,0	0,0	0,00%	0,00%	
G.3.6.14	PLN	0,0	0,0	0,00%	0,00%	
G.3.6.15	SEK	0,0	0,0	0,00%	0,00%	
G.3.6.16	SGD	0,0	0,0	0,00%	0,00%	
G.3.6.17	USD	0,0	0,0	0,00%	0,00%	
G.3.6.18	Other	0,0	0,0	0,00%	0,00%	
G.3.6.19	Total	3.730,8	3.730,8	100%	100%	

OG.3.6.1		<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.2		<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3		<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.4		<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.5		<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.6		<i>o/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		2.290,5	2.290,5	100,00%	100,00%
G.3.7.2	AUD		0,0	0,0	0,00%	0,00%
G.3.7.3	BRL		0,0	0,0	0,00%	0,00%
G.3.7.4	CAD		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	CZK		0,0	0,0	0,00%	0,00%
G.3.7.7	DKK		0,0	0,0	0,00%	0,00%
G.3.7.8	GBP		0,0	0,0	0,00%	0,00%
G.3.7.9	HKD		0,0	0,0	0,00%	0,00%
G.3.7.10	ISK		0,0	0,0	0,00%	0,00%
G.3.7.11	JPY		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	NOK		0,0	0,0	0,00%	0,00%
G.3.7.14	PLN		0,0	0,0	0,00%	0,00%
G.3.7.15	SEK		0,0	0,0	0,00%	0,00%
G.3.7.16	SGD		0,0	0,0	0,00%	0,00%
G.3.7.17	USD		0,0	0,0	0,00%	0,00%
G.3.7.18	Other		0,0	0,0	0,00%	0,00%
G.3.7.19		Total	2.290,5	2.290,5	100,00%	100,00%
OG.3.7.1		<i>o/w [If relevant, please specify]</i>				
OG.3.7.2		<i>o/w [If relevant, please specify]</i>				
OG.3.7.3		<i>o/w [If relevant, please specify]</i>				
OG.3.7.4		<i>o/w [If relevant, please specify]</i>				
OG.3.7.5		<i>o/w [If relevant, please specify]</i>				
OG.3.7.6		<i>o/w [If relevant, please specify]</i>				
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		1.490,5	1.490,5	65%	65%
G.3.8.2	Floating coupon		800,0	800,0	35%	35%
G.3.8.3	Other		0,0	0,0	0%	0%
G.3.8.4		Total	2.290,5	2.290,5	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		0,0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0,0			
G.3.9.3	Exposures to central banks		0,0			
G.3.9.4	Exposures to credit institutions		0,0			
G.3.9.5	Other		0,0			
G.3.9.6		Total	0,0		0%	
OG.3.9.1		<i>o/w EU gvts or quasi gvts</i>				
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>					
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>					
OG.3.9.4		<i>o/w EU central banks</i>				
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7		<i>o/w CQS1 credit institutions</i>				
OG.3.9.8		<i>o/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	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				
G.3.11.1	Substitute and other marketable assets	0,2	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	0,2	0%	0%
OG.3.11.1	<i>o/w liquidity buffer assets</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	see "D1. Bond List"		
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				
14. Sustainable or other special purpose strategy - optional				
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N		
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?			
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]		
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]		
OG.3.14.1				
OG.3.14.2				
OG.3.14.3				
OG.3.14.4				
OG.3.14.5				
OG.3.14.6				
OG.3.14.7				
OG.3.14.8				
OG.3.14.9				
OG.3.14.10				
OG.3.14.11				
OG.3.14.12				
OG.3.14.13				

OG.3.14.14
OG.3.14.15
OG.3.14.16
OG.3.14.17
OG.3.14.18
OG.3.14.19
OG.3.14.20
OG.3.14.21
OG.3.14.22
OG.3.14.23
OG.3.14.24
OG.3.14.25
OG.3.14.26
OG.3.14.27
OG.3.14.28
OG.3.14.29
OG.3.14.30
OG.3.14.31
OG.3.14.32
OG.3.14.33
OG.3.14.34
OG.3.14.35
OG.3.14.36
OG.3.14.37
OG.3.14.38
OG.3.14.39
OG.3.14.40
OG.3.14.41

4. Compliance Art 14 CBD Check table

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	(a) Value of the cover pool total assets:	38	
G.4.1.2	(a) Value of outstanding covered bonds:	39	
G.4.1.3	(b) List of ISIN of issued covered bonds:	BondList	
G.4.1.4	(c) Geographical distribution:	43 for Mortgage Assets	
G.4.1.5	(c) Type of cover assets:	52	
G.4.1.6	(c) Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c) Valuation Method:	20 Glossary	
G.4.1.8	(d) Market Risk:		
G.4.1.9	(d) a/w Interest rate risk - cover pool:	149 for Mortgage Assets	
G.4.1.10	(d) a/w Currency risk - cover pool:	111	
G.4.1.11	(d) a/w Interest rate risk - covered bond:	163	
G.4.1.12	(d) a/w Currency risk - covered bond:	137	
G.4.1.13	(d) a/w Liquidity Risk - primary assets cover pool:	liquidity buffer	
G.4.1.14	(d) a/w Credit Risk:	215 LTV Residential Mortgage	453 LTV Commercial Mortgage
G.4.1.15	(d) Hedging Strategy	18 Glossary	
G.4.1.16	(e) Maturity Structure - cover assets:	65	
G.4.1.17	(e) Maturity Structure - covered bond:	88	
G.4.1.18	(e) Overview maturity extension triggers:	12 Glossary	
G.4.1.19	(f) Levels of OC:	44	
G.4.1.20	(g) Percentage of loans in default:	179 for Mortgage Assets	

OG.4.1.1
OG.4.1.2
OG.4.1.3

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	0,00
G.5.1.2	Exposure to credit institute credit quality step 2	0,00
G.5.1.3	Exposure to credit institute credit quality step 3	0,00

OG.5.1.1
OG.5.1.2
OG.5.1.3
OG.5.1.4

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 (passe/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	Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)
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	

Version 2023/04/19

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	2.856,3	76,56%	
M.7.1.2	Commercial	874,5	23,44%	
M.7.1.3	Other	0,0	0,00%	
M.7.1.4	Total	3.730,8	100%	
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets		0,00%	
OM.7.1.2	o/w Forest & Agriculture		0,00%	
OM.7.1.3	o/w [if relevant, please specify]		0,00%	
OM.7.1.4	o/w [if relevant, please specify]		0,00%	
OM.7.1.5	o/w [if relevant, please specify]		0,00%	
OM.7.1.6	o/w [if relevant, please specify]		0,00%	
OM.7.1.7	o/w [if relevant, please specify]		0,00%	
OM.7.1.8	o/w [if relevant, please specify]		0,00%	
OM.7.1.9	o/w [if relevant, please specify]		0,00%	
OM.7.1.10	o/w [if relevant, please specify]		0,00%	
OM.7.1.11	o/w [if relevant, please specify]		0,00%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	16.379	700	17.079
OM.7.2.1	Optional information eg, Number of borrowers			
OM.7.2.2	Optional information eg, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	5,82%	25,60%	6,51%
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	% Total Mortgages
M.7.4.1	European Union	100,00%	100,00%	100,00%
M.7.4.2	Austria	81,36%	47,95%	73,53%
M.7.4.3	Belgium	0,00%	0,00%	0,00%
M.7.4.4	Bulgaria	0,00%	0,00%	0,00%
M.7.4.5	Croatia	0,00%	0,00%	0,00%
M.7.4.6	Cyprus	0,00%	0,00%	0,00%
M.7.4.7	Czechia	0,00%	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%	0,00%
M.7.4.12	Germany	18,64%	52,05%	26,47%
M.7.4.13	Greece	0,00%	0,00%	0,00%
M.7.4.14	Netherlands	0,00%	0,00%	0,00%
M.7.4.15	Hungary	0,00%	0,00%	0,00%
M.7.4.16	Ireland	0,00%	0,00%	0,00%

M.7.4.17	Italy	0,00%	0,00%	0,00%
M.7.4.18	Latvia	0,00%	0,00%	0,00%
M.7.4.19	Lithuania	0,00%	0,00%	0,00%
M.7.4.20	Luxembourg	0,00%	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	<u>European Economic Area (not member of EU)</u>	<u>0,00%</u>	<u>0,00%</u>	<u>0,00%</u>
M.7.4.30	Iceland	0,00%	0,00%	0,00%
M.7.4.31	Liechtenstein	0,00%	0,00%	0,00%
M.7.4.32	Norway	0,00%	0,00%	0,00%
M.7.4.33	<u>Other</u>	0,00%	0,00%	0,00%
M.7.4.34	Switzerland	0,00%	0,00%	0,00%
M.7.4.35	United Kingdom	0,00%	0,00%	0,00%
M.7.4.36	Australia	0,00%	0,00%	0,00%
M.7.4.37	Brazil	0,00%	0,00%	0,00%
M.7.4.38	Canada	0,00%	0,00%	0,00%
M.7.4.39	Japan	0,00%	0,00%	0,00%
M.7.4.40	Korea	0,00%	0,00%	0,00%
M.7.4.41	New Zealand	0,00%	0,00%	0,00%
M.7.4.42	Singapore	0,00%	0,00%	0,00%
M.7.4.43	US	0,00%	0,00%	0,00%
M.7.4.44	Other	0,00%	0,00%	0,00%
OM.7.4.1	<i>o/w [if relevant, please specify]</i>			
OM.7.4.2	<i>o/w [if relevant, please specify]</i>			
OM.7.4.3	<i>o/w [if relevant, please specify]</i>			
OM.7.4.4	<i>o/w [if relevant, please specify]</i>			
OM.7.4.5	<i>o/w [if relevant, please specify]</i>			
OM.7.4.6	<i>o/w [if relevant, please specify]</i>			
OM.7.4.7	<i>o/w [if relevant, please specify]</i>			
OM.7.4.8	<i>o/w [if relevant, please specify]</i>			
OM.7.4.9	<i>o/w [if relevant, please specify]</i>			
OM.7.4.10	<i>o/w [if relevant, please specify]</i>			

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Austria	81,36%	47,95%	73,53%
M.7.5.2	Upper Austria	32,83%	13,51%	28,30%
M.7.5.3	Salzburg	8,23%	5,24%	7,53%
M.7.5.4	Lower Austria	15,08%	7,92%	13,40%
M.7.5.5	Vienna	19,28%	17,64%	18,89%
M.7.5.6	Tyrol	1,44%	0,25%	1,16%
M.7.5.7	Styria	2,62%	2,69%	2,64%
M.7.5.8	Carinthia	0,65%	0,45%	0,61%
M.7.5.9	Burgenland	1,18%	0,15%	0,94%
M.7.5.10	Vorarlberg	0,05%	0,11%	0,06%
M.7.5.11	Germany	18,64%	52,05%	26,47%
M.7.5.12	Bavaria	9,84%	21,59%	12,60%
M.7.5.13	Saxony-Anhalt	0,35%	1,73%	0,67%
M.7.5.14	Saxony	3,17%	3,32%	3,21%
M.7.5.15	Thuringia	0,33%	0,29%	0,32%
M.7.5.16	Hesse	0,77%	5,81%	1,95%
M.7.5.17	Berlin	3,09%	6,84%	3,97%
M.7.5.18	Baden-Württemberg	0,56%	2,36%	0,98%
M.7.5.19	Brandenburg	0,10%	0,00%	0,08%
M.7.5.20	North Rine-Westphalia	0,21%	1,55%	0,53%
M.7.5.21	Hamburg	0,13%	0,00%	0,10%
M.7.5.22	Rhineland-Palatinate	0,03%	1,70%	0,42%
M.7.5.23	Lower Saxony	0,01%	4,47%	1,06%

M.7.5.24	Schleswig-Holstein	0,01%	2,39%	0,57%
M.7.5.25	Mecklenburg-Western Pomerania	0,02%	0,00%	0,02%
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	47,15%	23,05%	41,50%
M.7.6.2	Floating rate	52,85%	76,95%	58,50%
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	10,74%	23,90%	13,82%
M.7.7.2	Amortising	89,26%	76,10%	86,18%
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	15,03%	19,11%	15,98%
M.7.8.2	≥ 12 - ≤ 24 months	23,07%	23,15%	23,09%
M.7.8.3	≥ 24 - ≤ 36 months	20,24%	22,17%	20,69%
M.7.8.4	≥ 36 - ≤ 60 months	19,20%	19,82%	19,35%
M.7.8.5	≥ 60 months	22,47%	15,75%	20,89%
OM.7.8.1	Total Weighted Average Seasoning (months)	39,99	33,75	38,52
OM.7.8.2				> Schnitt
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%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,00%	0,00%	0,00%
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)	174,4			
	By buckets (mn):				
M.7A.10.2	0-100.000	411,1	8405	14,39%	51,32%
M.7A.10.3	100.001-300.000	1.112,6	6444	38,95%	39,34%
M.7A.10.4	300.001-500.000	366,7	992	12,84%	6,06%
M.7A.10.5	500.001-1.000.000	225,5	328	7,90%	2,00%
M.7A.10.6	1.000.001-5.000.000	343,0	172	12,01%	1,05%
M.7A.10.7	> 5.000.000	397,3	38	13,91%	0,23%
M.7A.10.8					
M.7A.10.9					
M.7A.10.10					
M.7A.10.11					
M.7A.10.12					
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					
M.7A.10.16					
M.7A.10.17					
M.7A.10.18					
M.7A.10.19					
M.7A.10.20					
M.7A.10.21					
M.7A.10.22					
M.7A.10.23					
M.7A.10.24					
M.7A.10.25					
M.7A.10.26	Total	2.856,3	16379	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 (%)	68,69%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	616,3	4812	21,58%	29,38%
M.7A.11.3	>40 - <=50 %	293,5	1885	10,28%	11,51%
M.7A.11.4	>50 - <=60 %	359,6	2110	12,59%	12,88%
M.7A.11.5	>60 - <=70 %	350,3	2162	12,27%	13,20%
M.7A.11.6	>70 - <=80 %	447,0	1759	15,65%	10,74%
M.7A.11.7	>80 - <=90 %	294,1	1424	10,30%	8,69%
M.7A.11.8	>90 - <=100 %	214,1	953	7,50%	5,82%
M.7A.11.9	>100%	281,3	1274	9,85%	7,78%
M.7A.11.10	Total	2.856,3	16379	100%	100%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>				
OM.7A.11.2	<i>o/w >110 - <=120 %</i>				
OM.7A.11.3	<i>o/w >120 - <=130 %</i>				
OM.7A.11.4	<i>o/w >130 - <=140 %</i>				
OM.7A.11.5	<i>o/w >140 - <=150 %</i>				
OM.7A.11.6	<i>o/w >150 %</i>				
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 (%)	58,43%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	702,0	7096	24,58%	43,32%
M.7A.12.3	>40 - <=50 %	438,2	2310	15,34%	14,10%
M.7A.12.4	>50 - <=60 %	425,7	2217	14,90%	13,54%

M.7A.12.5	>60 - <=70 %	443,3	1832	15,52%	11,19%
M.7A.12.6	>70 - <=80 %	372,6	1270	13,04%	7,75%
M.7A.12.7	>80 - <=90 %	236,5	830	8,28%	5,07%
M.7A.12.8	>90 - <=100 %	145,6	400	5,10%	2,44%
M.7A.12.9	>100%	92,5	424	3,24%	2,59%
M.7A.12.10	Total	2.856,3	16379	100%	100%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>				
OM.7A.12.2	<i>o/w >110 - <=120 %</i>				
OM.7A.12.3	<i>o/w >120 - <=130 %</i>				
OM.7A.12.4	<i>o/w >130 - <=140 %</i>				
OM.7A.12.5	<i>o/w >140 - <=150 %</i>				
OM.7A.12.6	<i>o/w >150 %</i>				
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	96,38%
M.7A.13.2	Second home/Holiday houses	0,00%
M.7A.13.3	Buy-to-let/Non-owner occupied	2,15%
M.7A.13.4	Subsidised housing	0,00%
M.7A.13.5	Agricultural	1,47%
M.7A.13.6	Other	0,00%
OM.7A.13.1	<i>o/w Private rental</i>	
OM.7A.13.2	<i>o/w Multi-family housing</i>	
OM.7A.13.3	<i>o/w Buildings under construction</i>	
OM.7A.13.4	<i>o/w Buildings land</i>	
OM.7A.13.5	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	90,49%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	9,51%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0,0	0	0,0%	0,0%

OM.7A.15.1
OM.7A.15.2
OM.7A.15.3

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1946 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 - 2010	[For completion]	[For completion]		
M.7A.17.10	2011 - 2015	[For completion]	[For completion]		
M.7A.17.11	2016 - 2020	[For completion]	[For completion]		
M.7A.17.12	2021 and onwards	[For completion]	[For completion]		
M.7A.17.13	no data	[For completion]	[For completion]		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					
OM.7A.17.8					
OM.7A.17.9					
OM.7A.17.10					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.7A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.7A.18.3	Bungalow	[For completion]	[For completion]		
M.7A.18.4	Terraced House	[For completion]	[For completion]		
M.7A.18.5	Multifamily House	[For completion]	[For completion]		
M.7A.18.6	Land Only	[For completion]	[For completion]		
M.7A.18.7	other	[For completion]	[For completion]		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings

M.7A.19.1	New Property	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
M.7A.19.6					

20. CO2 emission - by dwelling type - as per national availability		Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	
M.7A.20.8	no data	[For completion]	[For completion]	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	
M.7A.20.11					
M.7A.20.12					
M.7A.20.13					
M.7A.20.14					
M.7A.20.15					
M.7A.20.16					
M.7A.20.17					
M.7A.20.18					
M.7A.20.19					
M.7A.20.20					
M.7A.20.21					
M.7A.20.22					
M.7A.20.23					
M.7A.20.24					
M.7A.20.25					
M.7A.20.26					
M.7A.20.27					
M.7A.20.28					
M.7A.20.29					
M.7A.20.30					
M.7A.20.31					
M.7A.20.32					
M.7A.20.33					
M.7A.20.34					
M.7A.20.35					
M.7A.20.36					
M.7A.20.37					
M.7A.20.38					
M.7A.20.39					
M.7A.20.40					
M.7A.20.41					
M.7A.20.42					
M.7A.20.43					
M.7A.20.44					
M.7A.20.45					
M.7A.20.46					
M.7A.20.47					
M.7A.20.48					

7B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	1.249,3			
	By buckets (mn):				
M.7B.21.2	0-100.000	8,6	202	0,98%	28,86%
M.7B.21.3	100.001-300.000	32,6	177	3,73%	25,29%

M.7B.21.4	300.001-500.000	34,5	90	3,95%	12,86%
M.7B.21.5	500.001-1.000.000	54,6	75	6,25%	10,71%
M.7B.21.6	1.000.001-5.000.000	243,4	113	27,84%	16,14%
M.7B.21.7	> 5.000.000	500,8	43	57,26%	6,14%
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	874,5	700	100%	100%

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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M.7B.22.1	Weighted Average LTV (%)	77,56%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	137,8	198	15,76%	28,29%
M.7B.22.3	>40 - <=50 %	48,3	85	5,52%	12,14%
M.7B.22.4	>50 - <=60 %	89,1	74	10,19%	10,57%
M.7B.22.5	>60 - <=70 %	168,7	85	19,29%	12,14%
M.7B.22.6	>70 - <=80 %	164,8	69	18,84%	9,86%
M.7B.22.7	>80 - <=90 %	140,7	54	16,09%	7,71%
M.7B.22.8	>90 - <=100 %	35,1	42	4,02%	6,00%
M.7B.22.9	>100%	89,9	93	10,28%	13,29%
M.7B.22.10	Total	874,5	700	100%	100%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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M.7B.23.1	Weighted Average LTV (%)	67,54%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	99,7	268	11,40%	38,29%
M.7B.23.3	>40 - <=50 %	136,4	101	15,60%	14,43%
M.7B.23.4	>50 - <=60 %	128,5	80	14,70%	11,43%
M.7B.23.5	>60 - <=70 %	150,4	72	17,20%	10,29%
M.7B.23.6	>70 - <=80 %	156,2	63	17,86%	9,00%
M.7B.23.7	>80 - <=90 %	104,6	48	11,96%	6,86%
M.7B.23.8	>90 - <=100 %	23,3	21	2,66%	3,00%
M.7B.23.9	>100%	75,3	47	8,61%	6,71%
M.7B.23.10	Total	874,5	700	100%	100%
OM.7B.23.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.23.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.23.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.23.4	o/w >130 - <=140 %			0,00%	0,00%

OM.7B.23.5	<i>o/w >140 - <=150 %</i>	0,00%	0,00%
OM.7B.23.6	<i>o/w >150 %</i>	0,00%	0,00%
OM.7B.23.7			
OM.7B.23.8			
OM.7B.23.9			

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	15,86%
M.7B.24.2	Office	26,88%
M.7B.24.3	Hotel/Tourism	12,37%
M.7B.24.4	Shopping malls	11,48%
M.7B.24.5	Industry	6,57%
M.7B.24.6	Agriculture	0,16%
M.7B.24.7	Other commercially used	6,04%
M.7B.24.8	Hospital	1,68%
M.7B.24.9	School	0,00%
M.7B.24.10	other RE with a social relevant purpose	0,00%
M.7B.24.11	Land	14,08%
M.7B.24.12	Property developers / Bulding under construction	0,00%
M.7B.24.13	Other	4,87%
OM.7B.24.1	<i>o/w Cultural purposes</i>	
OM.7B.24.2	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.3	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.4	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.5	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.6	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.7	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.8	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.9	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.10	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.11	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.12	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.13	<i>o/w [if relevant, please specify]</i>	
OM.7B.24.14	<i>o/w [if relevant, please specify]</i>	

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0	0	0	0
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		

M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0	0	0	0
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					
27. CRE Age Structure - optional					
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0	0	0	0
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					
OM.7B.27.7					
OM.7B.27.8					
OM.7B.27.9					
OM.7B.27.10					
28. New Commercial Property - optional					
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0	0	0	0
29. CO2 emission related to CRE - as per national availability					
M.7B.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]	
M.7B.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]	

M.7B.29.13	Other	[For completion]	[For completion]	[For completion]
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]
M.7B.29.15	Total	0	0	
M.7B.29.16	Weighted Average			[For completion]
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				

C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Austrian Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	[For completion]
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	[For completion]
	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	[For completion]
HG.1.6	Maturity Extension Triggers	Link to Austrian "Pfandbriefgesetz" (§22)
HG.1.7		Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV.
	LTVs: Definition	Where Total LTV is Sum of all loans (including external and internal prior ranking balance, current balance, subordinated loans and additional balance) collateralized by the given property divided by the original valuation.
HG.1.8		Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.9	LTVs: Calculation of property/shipping value	Based on the level of market value, the properties are updated either by an AVM model or by a desktop valuation or by an on-site valuation.
	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10		Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.11	LTVs: Frequency and time of last valuation	[For completion]
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	No hedges in the coverpool
HG.1.13		[For completion]
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1

HG.3.2
HG.3.3
OHG.3.1
OHG.3.2
OHG.3.3

Not relevant for the issuer and/or CB programme at the present time
Not available at the present time

ND2
ND3

4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1
OHG.4.1
OHG.4.2
OHG.4.3
OHG.4.4
OHG.4.5

Other definitions deemed relevant

[For completion]

D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet ¹	Legacy Issue (Y/N)
00700829104	Mortgage Cover Pool	15.10.2012	15.04.2030	5.000.000,00	EUR	3,00%	HB	Y
00700829112	Mortgage Cover Pool	15.10.2012	15.04.2030	10.000.000,00	EUR	3,00%	HB	Y
AT000B112552	Mortgage Cover Pool	18.04.2013	18.04.2023	14.000.000,00	EUR	2,00%	HB	Y
00700829138	Mortgage Cover Pool	04.06.2013	04.06.2026	5.000.000,00	EUR	2,50%	HB	Y
AT000B112602	Mortgage Cover Pool	07.06.2013	07.06.2028	5.000.000,00	EUR	2,72%	HB	Y
00700829161	Mortgage Cover Pool	21.01.2014	21.01.2032	10.000.000,00	EUR	3,01%	HB	Y
AT000B112826	Mortgage Cover Pool	04.06.2014	04.06.2024	20.000.000,00	EUR	0,28%	HB	Y
AT000B126826	Mortgage Cover Pool	06.06.2018	06.06.2033	300.000.000,00	EUR	1,38%	SB	Y
AT000A2CN04	Mortgage Cover Pool	28.01.2020	28.01.2030	250.000.000,00	EUR	0,13%	SB	Y
AT000B127071	Mortgage Cover Pool	11.09.2020	11.09.2030	27.500.000,00	EUR	0,01%	SB	Y
AT000B127089	Mortgage Cover Pool	07.10.2020	07.10.2041	20.000.000,00	EUR	0,23%	SB	Y
AT000B127139	Mortgage Cover Pool	26.02.2021	26.02.2026	500.000.000,00	EUR	0,00%	HB	Y
AT000B127170	Mortgage Cover Pool	10.06.2021	10.06.2026	280.000.000,00	EUR	0,09%	HB	Y
AT000A2RZH2	Mortgage Cover Pool	02.07.2021	02.07.2031	250.000.000,00	EUR	0,13%	SB	Y
AT000B127204	Mortgage Cover Pool	26.04.2022	26.04.2034	15.000.000,00	EUR	1,77%	HB	Y
AT000A2VLR3	Mortgage Cover Pool	03.05.2022	03.05.2029	250.000.000,00	EUR	1,50%	HB	Y
AT000B127220	Mortgage Cover Pool	10.06.2022	10.06.2037	15.000.000,00	EUR	2,19%	HB	Y
AT000B127261	Mortgage Cover Pool	02.12.2022	02.12.2030	15.000.000,00	EUR	3,09%	HB	N
AT000B127279	Mortgage Cover Pool	07.12.2022	07.12.2032	14.000.000,00	EUR	2,97%	HB	N
AT000B127287	Mortgage Cover Pool	14.12.2022	14.12.2027	15.000.000,00	EUR	2,77%	HB	N
AT000B127295	Mortgage Cover Pool	21.12.2022	30.05.2029	5.000.000,00	EUR	2,76%	HB	N
AT000B127311	Mortgage Cover Pool	29.12.2022	28.12.2035	5.000.000,00	EUR	2,93%	HB	N
AT000B127303	Mortgage Cover Pool	29.12.2022	29.12.2031	10.000.000,00	EUR	2,90%	HB	N
AT000A32S78	Mortgage Cover Pool	23.02.2023	23.08.2030	250.000.000,00	EUR	3,25%	HB	N

(1) Mat. - Maturity profile

HB - Hard bullet

Hard bullet covered bonds are repaid on the scheduled maturity date. Neither the documentation nor the legal framework contain provisions for a maturity extension. Failure to repay the final redemption amount of a hard bullet covered bond on the scheduled maturity date could trigger the default of the relevant covered bonds and, possibly, the liquidation of the cover pool depending on the respective national insolvency rules.

SB - Soft bullet

Soft bullet covered bonds have a scheduled maturity date and an extended maturity date. If objective, predefined and transparent criteria have been met, the maturity of a soft bullet covered bond can, and in some cases will automatically, be prolonged up to the extended maturity date. During the extension period, the covered bond may be redeemed using cover pool proceeds. Failure to repay a covered bond on the extended maturity date triggers the default of the relevant extended covered bonds (unless multiple extensions are allowed).

CPT - Conditional pass-through

Conditional pass-through (CPT) covered bonds have a scheduled maturity date and an extension mechanism. By itself, the failure to repay the CPT covered bond on the scheduled maturity date does not lead to an acceleration of this covered bond but to an extension of the maturity date of this and potentially other relevant covered bonds. The extension requires that objective, predefined and transparent criteria are met. In such circumstances the maturity of a CPT covered bond can be prolonged to the extended maturity date, which is typically linked to the maximum legal maturity of the underlying assets. During the extension period, cash-flows received or generated from the cover assets will be distributed to the covered bonds investors. Regular attempts are in general made to sell the cover pool assets to redeem the covered bonds. Such sales are subject to predefined criteria intended to protect the interests of all investors under the same programme. In certain jurisdictions and programmes, CPT covered bonds may feature an initial soft bullet extension

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)	Example Bank	Example Bank	
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	where applicable - paying agent	[For completion]	[For completion]	
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	Example Bank	Example Guarantor	Example Bank(LEI)	FX
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)	38,52				
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	0,12%	0,00%	0,00%	0,00%	0,10%
E.3.2.2	30-<60 days	0,15%	0,28%	0,00%	0,00%	0,18%
E.3.2.3	60-<90 days	0,05%	0,00%	0,00%	0,00%	0,04%
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						