

## 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	<a href="http://www.oberbank.at">www.oberbank.at</a>			
G.1.1.4	Cut-off date	31.03.2024			
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	<a href="https://www.pfandbriefforum.at/#institute-berichte">https://www.pfandbriefforum.at/#institute-berichte</a>			
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	3.881,8			
G.3.1.2	Outstanding Covered Bonds	2.576,5			
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%	48,66%	ND1	ND1
OG.3.2.1	OC	2,04%	45,98%	ND1	ND1
OG.3.2.2	(Coverage Requirements §9 PfandBG AT in % of Outstanding CB)				
OG.3.2.3	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.4	Optional information e.g. OC (NPV basis)				
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	3.881,8		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	3.881,8		100%	
OG.3.3.1	o/w [If relevant, please specify]			0,00%	
OG.3.3.2	o/w [If relevant, please specify]			0,00%	
OG.3.3.3	o/w [If relevant, please specify]			0,00%	

OG.3.3.4	<i>a/w [If relevant, please specify]</i>	0,00%
OG.3.3.5	<i>a/w [If relevant, please specify]</i>	0,00%
OG.3.3.6	<i>a/w [If relevant, please specify]</i>	0,00%

#### 4. Cover Pool Amortisation Profile

	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	16,25	ND1	
	Residual Life (mn)			
	By buckets:			
G.3.4.2	0 - 1 Y	257,7	ND1	6,64%
G.3.4.3	1 - 2 Y	164,0	ND1	4,23%
G.3.4.4	2 - 3 Y	42,3	ND1	1,09%
G.3.4.5	3 - 4 Y	46,1	ND1	1,19%
G.3.4.6	4 - 5 Y	64,9	ND1	1,67%
G.3.4.7	5 - 10 Y	440,9	ND1	11,36%
G.3.4.8	10+ Y	2.866,0	ND1	73,83%
G.3.4.9	Total	3.881,8	0	100%
OG.3.4.1	<i>a/w 0-1 day</i>			0%
OG.3.4.2	<i>a/w 0-0.5y</i>			
OG.3.4.3	<i>a/w 0.5-1 y</i>			
OG.3.4.4	<i>a/w 1-1.5y</i>			
OG.3.4.5	<i>a/w 1.5-2 y</i>			
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)	5,66	ND1	
	Maturity (mn)			
	By buckets:			
G.3.5.2	0 - 1 Y	20,0	ND1	0,78%
G.3.5.3	1 - 2 Y	500,0	ND1	19,41%
G.3.5.4	2 - 3 Y	285,0	ND1	11,06%
G.3.5.5	3 - 4 Y	15,0	ND1	0,58%
G.3.5.6	4 - 5 Y	5,0	ND1	0,19%
G.3.5.7	5 - 10 Y	1.686,5	ND1	65,46%
G.3.5.8	10+ Y	65,0	ND1	2,52%
G.3.5.9	Total	2.576,5	0	100%
OG.3.5.1	<i>a/w 0-1 day</i>			0%
OG.3.5.2	<i>a/w 0-0.5y</i>			
OG.3.5.3	<i>a/w 0.5-1 y</i>			
OG.3.5.4	<i>a/w 1-1.5y</i>			
OG.3.5.5	<i>a/w 1.5-2 y</i>			
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	3.881,8	100,00%	100,00%
G.3.6.2	AUD	0,0	0,00%	0,00%
G.3.6.3	BRL	0,0	0,00%	0,00%
G.3.6.4	CAD	0,0	0,00%	0,00%
G.3.6.5	CHF	0,0	0,00%	0,00%
G.3.6.6	CZK	0,0	0,00%	0,00%
G.3.6.7	DKK	0,0	0,00%	0,00%
G.3.6.8	GBP	0,0	0,00%	0,00%
G.3.6.9	HKD	0,0	0,00%	0,00%
G.3.6.10	ISK	0,0	0,00%	0,00%
G.3.6.11	JPY	0,0	0,00%	0,00%
G.3.6.12	KRW	0,0	0,00%	0,00%
G.3.6.13	NOK	0,0	0,00%	0,00%
G.3.6.14	PLN	0,0	0,00%	0,00%
G.3.6.15	SEK	0,0	0,00%	0,00%
G.3.6.16	SGD	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	3.881,8	3.881,8	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		2.576,5	2.576,5	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	2.576,5	2.576,5	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		1.776,5	1.776,5	69%	69%
G.3.8.2	Floating coupon		800,0	800,0	31%	31%
G.3.8.3	Other		0,0	0,0	0%	0%
G.3.8.4		Total	2.576,5	2.576,5	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 govts</i>		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>			
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</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		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	12,6	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	12,6	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 <a href="#">see "D1. Bond List"</a>

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	n.a.
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	n.a.
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>	
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>	
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>	
OG.3.13.4		
OG.3.13.5		

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  
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 OG.3.14.28  
 OG.3.14.29  
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 OG.3.14.31  
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 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:	<a href="#">38</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">BondList</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">20 Glossary</a>	
G.4.1.8	(d) Market Risk:		
G.4.1.9	(d) o/w Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.10	(d) o/w Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.11	(d) o/w Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.12	(d) o/w Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.13	(d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer	
G.4.1.14	(d) o/w Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">453 LTV Commercial Mortgage</a>
G.4.1.15	(d) Hedging Strategy	<a href="#">18 Glossary</a>	
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">12 Glossary</a>	
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>	
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	
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 (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	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>