

Austrian Transparency Template

Version 2022/10/22

Oberbank AG

Reporting Date: 31/12/22

Cut-off Date: 31/12/22

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A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

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1. Basic Facts
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3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts					
G.1.1.1	Country	Austria				
G.1.1.2	Issuer Name	Oberbank AG				
G.1.1.3	Link to Issuer's Website	www.oberbank.at				
G.1.1.4	Cut-off date	31.12.2022				
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	30,0				
G.3.1.2	Outstanding Covered Bonds	10				
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%		198,0%	ND1	ND1
OG.3.2.1	Optional information e.g. OC (%)					
OG.3.2.2	(Calculation Basis: Coverage Requirements \$9 PfandBG AT)					
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	[For completion]				
G.3.3.2	Public Sector	30		100,00%		
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	30,0		100%		
OG.3.3.1	a/w [if relevant, please specify]					
OG.3.3.2	a/w [if relevant, please specify]					
OG.3.3.3	a/w [if relevant, please specify]					
OG.3.3.4	a/w [if relevant, please specify]					
OG.3.3.5	a/w [if relevant, please specify]					
OG.3.3.6	a/w [if relevant, please specify]					
4. Cover Pool Amortisation Profile			Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	10,3		ND1		
Residual Life (mn)						
By buckets:						
G.3.4.2	0 - 1 Y	0,0		ND1	0,00%	
G.3.4.3	1 - 2 Y	0,0		ND1	0,00%	
G.3.4.4	2 - 3 Y	0,0		ND1	0,00%	
G.3.4.5	3 - 4 Y	0,0		ND1	0,00%	
G.3.4.6	4 - 5 Y	0,0		ND1	0,00%	
G.3.4.7	5 - 10 Y	0,0		ND1	0,00%	
G.3.4.8	10+ Y	30,0		ND1	100,00%	
G.3.4.9	Total	30,0		0	100%	0%
OG.3.4.1	a/w 0-1 day					
OG.3.4.2	a/w 0-0.5y					
OG.3.4.3	a/w 0.5-1 y					
OG.3.4.4	a/w 1-1.5y					
OG.3.4.5	a/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)	0,1		ND1		
Maturity (mn)						
By buckets:						
G.3.5.2	0 - 1 Y	10,0		ND1	100,00%	
G.3.5.3	1 - 2 Y	0,0		ND1	0,00%	
G.3.5.4	2 - 3 Y	0,0		ND1	0,00%	
G.3.5.5	3 - 4 Y	0,0		ND1	0,00%	
G.3.5.6	4 - 5 Y	0,0		ND1	0,00%	
G.3.5.7	5 - 10 Y	0,0		ND1	0,00%	
G.3.5.8	10+ Y	0,0		ND1	0,00%	
G.3.5.9	Total	10,0		0	100%	0%
OG.3.5.1	a/w 0-1 day					
OG.3.5.2	a/w 0-0.5y					
OG.3.5.3	a/w 0.5-1 y					
OG.3.5.4	a/w 1-1.5y					
OG.3.5.5	a/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	30,0		30,0	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	30,0		30,0	100%	100%
OG.3.6.1	a/w [if relevant, please specify]					

OG3.6.2	<i>a/w [if relevant, please specify]</i>				
OG3.6.3	<i>a/w [if relevant, please specify]</i>				
OG3.6.4	<i>a/w [if relevant, please specify]</i>				
OG3.6.5	<i>a/w [if relevant, please specify]</i>				
OG3.6.6	<i>a/w [if relevant, please specify]</i>				
7. Covered Bonds - Currency					
G.3.7.1	EUR	Nominal (before hedging) (mn)	10,0	Nominal (after hedging) (mn)	10,0
G.3.7.2	AUD		0,0		0,0
G.3.7.3	BRL		0,0		0,0
G.3.7.4	CAD		0,0		0,0
G.3.7.5	CHF		0,0		0,0
G.3.7.6	CZK		0,0		0,0
G.3.7.7	DKK		0,0		0,0
G.3.7.8	GBP		0,0		0,0
G.3.7.9	HKD		0,0		0,0
G.3.7.10	ISK		0,0		0,0
G.3.7.11	JPY		0,0		0,0
G.3.7.12	KRW		0,0		0,0
G.3.7.13	NOK		0,0		0,0
G.3.7.14	PLN		0,0		0,0
G.3.7.15	SEK		0,0		0,0
G.3.7.16	SGD		0,0		0,0
G.3.7.17	USD		0,0		0,0
G.3.7.18	Other		0,0		0,0
G.3.7.19		Total	10,0	10,0	100,00%
OG3.7.1	<i>a/w [if relevant, please specify]</i>				100,00%
OG3.7.2	<i>a/w [if relevant, please specify]</i>				
OG3.7.3	<i>a/w [if relevant, please specify]</i>				
OG3.7.4	<i>a/w [if relevant, please specify]</i>				
OG3.7.5	<i>a/w [if relevant, please specify]</i>				
OG3.7.6	<i>a/w [if relevant, please specify]</i>				
8. Covered Bonds - Breakdown by interest rate					
G.3.8.1	Fixed coupon	Nominal (before hedging) (mn)	10,0	Nominal (after hedging) (mn)	10,0
G.3.8.2	Floating coupon		0,0		0%
G.3.8.3	Other		0,0		0%
G.3.8.4		Total	10,0	10,0	100%
OG3.8.1					
OG3.8.2					
OG3.8.3					
OG3.8.4					
OG3.8.5					
9. Substitute Assets - Type					
G.3.9.1	Cash	Nominal (mn)	0		% Substitute Assets
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%
OG3.9.1	<i>a/w EU gvts or quasi gvts</i>				
OG3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>				
OG3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>				
OG3.9.4	<i>a/w EU central banks</i>				
OG3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>				
OG3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>				
OG3.9.7	<i>a/w CQS1 credit institutions</i>				
OG3.9.8	<i>a/w CQS2 credit institutions</i>				
OG3.9.9					
OG3.9.10					
OG3.9.11					
OG3.9.12					
10. Substitute Assets - Country					
G.3.10.1	Domestic (Country of issuer)	Nominal (mn)	0		% Substitute Assets
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%
OG3.10.1	<i>a/w [if relevant, please specify]</i>				
OG3.10.2	<i>a/w [if relevant, please specify]</i>				
OG3.10.3	<i>a/w [if relevant, please specify]</i>				
OG3.10.4	<i>a/w [if relevant, please specify]</i>				
OG3.10.5	<i>a/w [if relevant, please specify]</i>				
OG3.10.6	<i>a/w [if relevant, please specify]</i>				
OG3.10.7	<i>a/w [if relevant, please specify]</i>				
11. Liquid Assets					
G.3.11.1	Substitute and other marketable assets	Nominal (mn)	0		% Cover Pool
G.3.11.2	Central bank eligible assets		0		0,00%
G.3.11.3	Other		0		0,00%
G.3.11.4		Total	0		0%
OG3.11.1	<i>a/w liquidity buffer assets</i>				
OG3.11.2	<i>a/w [if relevant, please specify]</i>				
OG3.11.3	<i>a/w [if relevant, please specify]</i>				
OG3.11.4	<i>a/w [if relevant, please specify]</i>				
OG3.11.5	<i>a/w [if relevant, please specify]</i>				
OG3.11.6	<i>a/w [if relevant, please specify]</i>				
OG3.11.7	<i>a/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.		
OG3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>				
OG3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>				
OG3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>				
OG3.13.4					
OG3.13.5					
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]	
OG3.14.1					
OG3.14.2					
OG3.14.3					
OG3.14.4					
OG3.14.5					
OG3.14.6					
OG3.14.7					
OG3.14.8					
OG3.14.9					
OG3.14.10					
OG3.14.11					
OG3.14.12					
OG3.14.13					
OG3.14.14					
OG3.14.15					
OG3.14.16					
OG3.14.17					
OG3.14.18					
OG3.14.19					

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:	48 Public Sector Assets
G.4.1.5	(c) Type of cover assets:	52
G.4.1.6	(c) Loan size:	18 Public Sector Assets
G.4.1.7	(c) Valuation Method:	20 Glossary
G.4.1.8	(d) Market Risk:	
G.4.1.9	(d) o/w Interest rate risk - cover pool:	129 Public Sector Assets
G.4.1.10	(d) o/w Currency risk - cover pool:	111
G.4.1.11	(d) o/w Interest rate risk - covered bond:	163
G.4.1.12	(d) o/w Currency risk - covered bond:	137
G.4.1.13	(d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer
G.4.1.14	(d) o/w Credit Risk:	147 Public Sector Assets
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:	166 Public Sector 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 (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	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		1		
OPS.8.1.1	Number of borrowers		1		
OPS.8.1.2	Optional information eg, Number of guarantors		1		
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		30000			
	By buckets (mn):				
PS.8.2.2	>0 - <=100,000	[For completion]	[For completion]		
PS.8.2.3	>100,000 - <=300,000	[For completion]	[For completion]		
PS.8.2.4	>300,000 - <=500,000	[For completion]	[For completion]		
PS.8.2.5	>500,000 - <=1,000,000	[For completion]	[For completion]		
PS.8.2.6	>1,000,000 - <=5,000,000	[For completion]	[For completion]		
PS.8.2.7	>5,000,000	30	1	100,00%	100,00%
PS.8.2.8				0,00%	0,00%
PS.8.2.9				0,00%	0,00%
PS.8.2.10				0,00%	0,00%
PS.8.2.11				0,00%	0,00%
PS.8.2.12				0,00%	0,00%
PS.8.2.13				0,00%	0,00%
PS.8.2.14				0,00%	0,00%
PS.8.2.15				0,00%	0,00%
PS.8.2.16				0,00%	0,00%
PS.8.2.17	Total	30	1	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	30		100,00%	
PS.8.3.2	Bonds	[For completion]			
PS.8.3.3	Other	[For completion]			
PS.8.3.4	Total	30		100%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					
4. Breakdown by Geography					
				% Public Sector Assets	
PS.8.4.1	European Union			100	
PS.8.4.2	Austria			100	
PS.8.4.3	Belgium	[For completion]			
PS.8.4.4	Bulgaria	[For completion]			
PS.8.4.5	Croatia	[For completion]			
PS.8.4.6	Cyprus	[For completion]			
PS.8.4.7	Czechia	[For completion]			
PS.8.4.8	Denmark	[For completion]			
PS.8.4.9	Estonia	[For completion]			
PS.8.4.10	Finland	[For completion]			
PS.8.4.11	France	[For completion]			
PS.8.4.12	Germany	[For completion]			
PS.8.4.13	Greece	[For completion]			

PS.8.4.14	Netherlands	[For completion]
PS.8.4.15	Hungary	[For completion]
PS.8.4.16	Ireland	[For completion]
PS.8.4.17	Italy	[For completion]
PS.8.4.18	Latvia	[For completion]
PS.8.4.19	Lithuania	[For completion]
PS.8.4.20	Luxembourg	[For completion]
PS.8.4.21	Malta	[For completion]
PS.8.4.22	Poland	[For completion]
PS.8.4.23	Portugal	[For completion]
PS.8.4.24	Romania	[For completion]
PS.8.4.25	Slovakia	[For completion]
PS.8.4.26	Slovenia	[For completion]
PS.8.4.27	Spain	[For completion]
PS.8.4.28	Sweden	[For completion]
PS.8.4.29	European Economic Area (not member of EU)	0
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	Other	0
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]
OPS.8.4.1	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.2	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.3	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.4	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.5	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.6	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.7	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.8	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.9	<i>o/w [If relevant, please specify]</i>	
OPS.8.4.10	<i>o/w [If relevant, please specify]</i>	

5. Breakdown by domestic regions		% Public Sector Assets
PS.8.5.1	<u>Austria</u>	<u>100,00</u>
PS.8.5.2	Vienna	[For completion]
PS.8.5.3	Lower Austria	[For completion]
PS.8.5.4	Upper Austria	[For completion]
PS.8.5.5	Salzburg	[For completion]
PS.8.5.6	Tyrol	[For completion]
PS.8.5.7	Styria	100
PS.8.5.8	Carinthia	[For completion]
PS.8.5.9	Burgenland	[For completion]
PS.8.5.10	Vorarlberg	[For completion]
PS.8.5.11		
PS.8.5.12		
PS.8.5.13		
PS.8.5.14		
PS.8.5.15		
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		

PS.8.5.25

6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	100	
PS.8.6.2	Floating rate	[For completion]	
PS.8.6.3	Other	[For completion]	
OPS.8.6.1			
OPS.8.6.2			
OPS.8.6.3			
OPS.8.6.4			
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	100	
PS.8.7.2	Amortising	[For completion]	
PS.8.7.3	Other	[For completion]	
OPS.8.7.1			
OPS.8.7.2			
OPS.8.7.3			
OPS.8.7.4			
OPS.8.7.5			
OPS.8.7.6			
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	30	100,00%
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	30	100%
OPS.8.8.1	<i>o/w Claim against supranational</i>		0,00%
OPS.8.8.2	<i>o/w Claim against sovereigns</i>		0,00%
OPS.8.8.3	<i>o/w Claim guaranteed by sovereigns</i>		0,00%
OPS.8.8.4	<i>o/w Claim against regional/federal authorities</i>		0,00%
OPS.8.8.5	<i>o/w Claim guaranteed by regional/federal authorities</i>		0,00%
OPS.8.8.6	<i>o/w Claim against local/municipal authorities</i>		0,00%
OPS.8.8.7	<i>o/w Claim guaranteed by local/municipal authorities</i>		0,00%
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			0,00%
OPS.8.8.13			0,00%
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	0	
PS.8.9.2	Defaulted Loans pursuant Art 178 CRR	0	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	100	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			

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]
HG.1.6	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.1.7	Maturity Extension Triggers	Link to Austrian "Pfandbriefgesetz" (§22) Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV.
HG.1.8	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.1.9	LTVs: Calculation of property/shipping value	Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	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.
HG.1.11	LTVs: Frequency and time of last valuation	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	[For completion]
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	No hedges in the coverpool
HG.1.14	Non-performing loans	[For completion]
HG.1.15	Valuation Method	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	NPV assumptions (when stated)	
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	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

<i>ISIN</i>	<i>Transaction</i>	<i>Initial Date of Issuance</i>	<i>Maturity Date</i>	<i>Face value</i>	<i>Currency</i>	<i>Coupon</i>	<i>Soft Bullet</i> ¹	<i>Legacy Issue (Y/N)</i>
00700847346	Public Cover Pool	01.02.2008	01.02.2023	10.000.000,00	EUR	4,69%	HB	Y

(1) Mat. - Maturity profile

HB - Hard bullet

SB - Soft bullet

CPT - Conditional pass-through