

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

[1. Basic Facts](#)

[2. Regulatory Summary](#)

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

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

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

[6. Other relevant information](#)

Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	www.oberbank.at			
G.1.1.4	Cut-off date	30.09.2018			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.pfandbriefforum.at/profil-Oberbank.htm			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	948,3			
G.3.1.2	Outstanding Covered Bonds	499			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	-	90,0%	-	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	948,3		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	948,3		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	<i>o/w [if relevant, please specify]</i>				0,00%
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average Life (in years)	Contractual	17,1	Expected Upon Prepayments	ND1
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y		0,9		ND1
G.3.4.3	1 - 2 Y		1,7		ND1
G.3.4.4	2 - 3 Y		13,4		ND1
G.3.4.5	3 - 4 Y		8,0		ND1
G.3.4.6	4 - 5 Y		12,7		ND1
G.3.4.7	5 - 10 Y		129,9		ND1
G.3.4.8	10+ Y		781,8		ND1
G.3.4.9	Total		948,3		0
OG.3.4.1	<i>o/w 0-1 day</i>				0,00%
OG.3.4.2	<i>o/w 0-0.5y</i>				0,00%
OG.3.4.3	<i>o/w 0.5-1 y</i>				0,00%
OG.3.4.4	<i>o/w 1-1.5y</i>				0,00%
OG.3.4.5	<i>o/w 1.5-2 y</i>				0,00%
OG.3.4.6	Weighted Average Life residential (in years)		18,0		
OG.3.4.7	Weighted Average Life commercial (in years)		11,3		
OG.3.4.8					0,00%
OG.3.4.9					0,00%
OG.3.4.10					0,00%
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	10,5	Extended Maturity	ND1
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y		25,0		ND1
G.3.5.3	1 - 2 Y		35,0		ND1
G.3.5.4	2 - 3 Y		50,0		ND1
G.3.5.5	3 - 4 Y		20,0		ND1
G.3.5.6	4 - 5 Y		14,0		ND1
G.3.5.7	5 - 10 Y		30,0		ND1
G.3.5.8	10+ Y		325,0		ND1
G.3.5.9	Total		499,0		0
OG.3.5.1	<i>o/w 0-1 day</i>				0,00%
OG.3.5.2	<i>o/w 0-0.5y</i>				0,00%
OG.3.5.3	<i>o/w 0.5-1 y</i>				0,00%
OG.3.5.4	<i>o/w 1-1.5y</i>				0,00%
OG.3.5.5	<i>o/w 1.5-2 y</i>				0,00%
OG.3.5.6					0,00%
OG.3.5.7					0,00%
OG.3.5.8					0,00%
OG.3.5.9					0,00%
OG.3.5.10					0,00%
6. Covered Assets - Currency					
G.3.6.1	EUR	Nominal [before hedging] (mn)	948,3	Nominal [after hedging] (mn)	948,3
G.3.6.2	USD		0,0		0,00%
G.3.6.3	GBP		0,0		0,00%
G.3.6.4	NOK		0,0		0,00%
G.3.6.5	CHF		0,0		0,00%
G.3.6.6	AUD		0,0		0,00%
G.3.6.7	CAD		0,0		0,00%
G.3.6.8	BRL		0,0		0,00%
G.3.6.9	CZK		0,0		0,00%

G.3.6.10	DKK	0,0	0,0	0,00%	0,00%
G.3.6.11	HKD	0,0	0,0	0,00%	0,00%
G.3.6.12	KRW	0,0	0,0	0,00%	0,00%
G.3.6.13	SEK	0,0	0,0		
G.3.6.14	SGD	0,0	0,0		
G.3.6.15	Other	0,0	0,0	0,00%	0,00%
G.3.6.16	Total	948,3	948,3	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%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.8	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.6.9	<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	499,0	499,0	100,00%	100,00%
G.3.7.2	USD	0,0	0,0	0,00%	0,00%
G.3.7.3	GBP	0,0	0,0	0,00%	0,00%
G.3.7.4	NOK	0,0	0,0	0,00%	0,00%
G.3.7.5	CHF	0,0	0,0	0,00%	0,00%
G.3.7.6	AUD	0,0	0,0	0,00%	0,00%
G.3.7.7	CAD	0,0	0,0	0,00%	0,00%
G.3.7.8	BRL	0,0	0,0	0,00%	0,00%
G.3.7.9	CZK	0,0	0,0	0,00%	0,00%
G.3.7.10	DKK	0,0	0,0	0,00%	0,00%
G.3.7.11	HKD	0,0	0,0	0,00%	0,00%
G.3.7.12	KRW	0,0	0,0	0,00%	0,00%
G.3.7.13	SEK	0,0	0,0	0,00%	0,00%
G.3.7.14	SGD	0,0	0,0	0,00%	0,00%
G.3.7.15	Other	0,0	0,0	0,00%	0,00%
G.3.7.16	Total	499,0	499,0	100%	100%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.2	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.3	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.4	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.5	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.6	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.7	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.8	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.9	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%

8. Covered Bonds - Breakdown by interest rate

		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	409,0	409,0	82%	82%
G.3.8.2	Floating coupon	90,0	90,0	18%	18%
G.3.8.3	Other	0,0	0,0	0%	0%
G.3.8.4	Total	499,0	499,0	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

9. Substitute Assets - Type

		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0	
G.3.9.3	Exposures to central banks	0	
G.3.9.4	Exposures to credit institutions	0	
G.3.9.5	Other	0	
G.3.9.6	Total	0	0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		

OG.3.9.2 o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts
 OG.3.9.3 o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts
 OG.3.9.4 o/w EU central banks
 OG.3.9.5 o/w third-party countries Credit Quality Step 1 (CQS1) central banks
 OG.3.9.6 o/w third-party countries Credit Quality Step 2 (CQS2) central banks
 OG.3.9.7 o/w CQS1 credit institutions
 OG.3.9.8 o/w CQS2 credit institutions
 OG.3.9.9
 OG.3.9.10
 OG.3.9.11
 OG.3.9.12

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

OG.3.13.6
 OG.3.13.7
 OG.3.13.8
 OG.3.13.9
 OG.3.13.10
 OG.3.13.11
 OG.3.13.12
 OG.3.13.13
 OG.3.13.14
 OG.3.13.15
 OG.3.13.16
 OG.3.13.17
 OG.3.13.18
 OG.3.13.19
 OG.3.13.20
 OG.3.13.21
 OG.3.13.22
 OG.3.13.23
 OG.3.13.24
 OG.3.13.25
 OG.3.13.26
 OG.3.13.27
 OG.3.13.28
 OG.3.13.29
 OG.3.13.30
 OG.3.13.31
 OG.3.13.32
 OG.3.13.33
 OG.3.13.34
 OG.3.13.35
 OG.3.13.36
 OG.3.13.37
 OG.3.13.38
 OG.3.13.39
 OG.3.13.40
 OG.3.13.41
 OG.3.13.42
 OG.3.13.43
 OG.3.13.44
 OG.3.13.45
 OG.3.13.46
 OG.3.13.47
 OG.3.13.48
 OG.3.13.49
 OG.3.13.50
 OG.3.13.51

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

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Austrian Glossary		

G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets
OG.4.1.1			
OG.4.1.2			
OG.4.1.3			
OG.4.1.4			
OG.4.1.5			
OG.4.1.6			
OG.4.1.7			
OG.4.1.8			
OG.4.1.9			
OG.4.1.10			

5. References to Capital Requirements Regulation (CRR)

129(1)

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

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	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	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
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	<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>

Bei der Summierung von gerundeten Beträgen können geringfügige Differenzen im Vergleich zur Ermittlung aus den nicht gerundeten Rechnungsgrundlagen auftreten.

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
1. Property Type Information			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	831,4	87,68%
M.7.1.2	Commercial	116,8	12,32%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	948,3	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
M.7.2.1	Number of mortgage loans	8084	251
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
M.7.3.1	10 largest exposures	2,69%	37,32%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100,00%	100,00%
M.7.4.2	Austria	96,44%	89,51%
M.7.4.3	Belgium	0,00%	0,00%
M.7.4.4	Bulgaria	0,00%	0,00%
M.7.4.5	Croatia	0,00%	0,00%
M.7.4.6	Cyprus	0,00%	0,00%
M.7.4.7	Czech Republic	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%
M.7.4.12	Germany	3,56%	10,49%
M.7.4.13	Greece	0,00%	0,00%
M.7.4.14	Netherlands	0,00%	0,00%
M.7.4.15	Hungary	0,00%	0,00%
M.7.4.16	Ireland	0,00%	0,00%
M.7.4.17	Italy	0,00%	0,00%

M.7.4.18	Latvia	0,00%	0,00%	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	United Kingdom	0,00%	0,00%	0,00%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0	0
M.7.4.31	Iceland	[For completion]	[For completion]	[For completion]
M.7.4.32	Liechtenstein	[For completion]	[For completion]	[For completion]
M.7.4.33	Norway	[For completion]	[For completion]	[For completion]
M.7.4.34	<u>Other</u>	0	0	0
M.7.4.35	Switzerland	[For completion]	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1	<i>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	Oberösterreich	43,65%	29,81%	41,95%
M.7.5.2	Salzburg	10,65%	19,20%	11,70%
M.7.5.3	Niederösterreich	18,13%	10,92%	17,24%
M.7.5.4	Wien	18,94%	26,37%	19,85%
M.7.5.5	Tirol	0,99%	0,07%	0,88%
M.7.5.6	Steiermark	1,90%	2,49%	1,97%
M.7.5.7	Kärnten	0,63%	0,00%	0,55%
M.7.5.8	Burgenland	1,47%	0,65%	1,37%
M.7.5.9	Vorarlberg	0,08%	0,00%	0,07%
M.7.5.10	Republik Österreich	96,44%	89,51%	95,59%
M.7.5.11	Bayern	3,08%	9,49%	3,87%
M.7.5.12	Sachsen-Anhalt	0,00%	0,20%	0,02%
M.7.5.13	Sachsen	0,01%	0,00%	0,01%
M.7.5.14	Thüringen	0,11%	0,74%	0,18%
M.7.5.15	Hessen	0,08%	0,00%	0,07%
M.7.5.16	Berlin	0,02%	0,00%	0,02%
M.7.5.17	Baden-Württemberg	0,20%	0,07%	0,18%
M.7.5.18	Brandenburg	0,04%	0,00%	0,03%
M.7.5.19	Nordrhein-Westfalen	0,02%	0,00%	0,02%
M.7.5.20	Republik Deutschland	3,56%	10,49%	4,41%
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]

M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	40,83%	33,10%	39,88%
M.7.6.2	Floating rate	59,17%	66,90%	60,12%
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				
M.7.7.1	Bullet / interest only	10,42%	52,27%	15,58%
M.7.7.2	Amortising	89,58%	47,73%	84,42%
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				
M.7.8.1	Up to 12months	17,24%	16,75%	17,18%
M.7.8.2	≥ 12 - ≤ 24 months	18,78%	11,96%	17,94%
M.7.8.3	≥ 24 - ≤ 36 months	15,25%	23,46%	16,26%
M.7.8.4	≥ 36 - ≤ 60 months	26,05%	26,66%	26,13%
M.7.8.5	≥ 60 months	22,68%	21,18%	22,49%
OM.7.8.1	Total Weighted Average Seasoning (months)	41,65	42,63	41,77
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size (000s)	Nominal 102,8	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	0-100.000	259,6	5245	31,23% 64,88%
M.7A.10.3	100.001-300.000	412,6	2567	49,63% 31,75%
M.7A.10.4	300.001-500.000	63,2	170	7,60% 2,10%
M.7A.10.5	500.001-1.000.000	48,5	72	5,84% 0,89%
M.7A.10.6	1.000.001-5.000.000	47,4	30	5,70% 0,37%
M.7A.10.7	> 5.000.000	0,0	0	0,00% 0,00%
M.7A.10.8	TBC at a country level	[For completion]	[For completion]	
M.7A.10.9	TBC at a country level	[For completion]	[For completion]	
M.7A.10.10	TBC at a country level	[For completion]	[For completion]	
M.7A.10.11	TBC at a country level	[For completion]	[For completion]	
M.7A.10.12	TBC at a country level	[For completion]	[For completion]	
M.7A.10.13	TBC at a country level	[For completion]	[For completion]	
M.7A.10.14	TBC at a country level	[For completion]	[For completion]	
M.7A.10.15	TBC at a country level	[For completion]	[For completion]	
M.7A.10.16	TBC at a country level	[For completion]	[For completion]	
M.7A.10.17	TBC at a country level	[For completion]	[For completion]	

M.7A.10.18	TBC at a country level		[For completion]	[For completion]		
M.7A.10.19	TBC at a country level		[For completion]	[For completion]		
M.7A.10.20	TBC at a country level		[For completion]	[For completion]		
M.7A.10.21	TBC at a country level		[For completion]	[For completion]		
M.7A.10.22	TBC at a country level		[For completion]	[For completion]		
M.7A.10.23	TBC at a country level		[For completion]	[For completion]		
M.7A.10.24	TBC at a country level		[For completion]	[For completion]		
M.7A.10.25	TBC at a country level		[For completion]	[For completion]		
M.7A.10.26		Total	831,4	8084	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 (%)		66,38%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		179,8	2336	21,63%	28,90%
M.7A.11.3	>40 - <=50 %		100,3	1003	12,07%	12,41%
M.7A.11.4	>50 - <=60 %		123,2	1107	14,81%	13,69%
M.7A.11.5	>60 - <=70 %		140,8	1136	16,93%	14,05%
M.7A.11.6	>70 - <=80 %		88,4	758	10,63%	9,38%
M.7A.11.7	>80 - <=90 %		64,8	595	7,80%	7,36%
M.7A.11.8	>90 - <=100 %		51,4	448	6,18%	5,54%
M.7A.11.9	>100%		82,7	701	9,95%	8,67%
M.7A.11.10		Total	831,4	8084	100%	100%
OM.7A.11.1		<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.11.2		<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.11.3		<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.11.4		<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.11.5		<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.11.6		<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
12. Loan to Value (LTV) Information - INDEXED			Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		58,70%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		234,6	3390	28,22%	41,93%
M.7A.12.3	>40 - <=50 %		134,4	1151	16,16%	14,24%
M.7A.12.4	>50 - <=60 %		140,9	1078	16,95%	13,33%
M.7A.12.5	>60 - <=70 %		124,7	887	15,00%	10,97%
M.7A.12.6	>70 - <=80 %		77,9	620	9,37%	7,67%
M.7A.12.7	>80 - <=90 %		44,2	364	5,31%	4,50%
M.7A.12.8	>90 - <=100 %		32,8	268	3,95%	3,32%
M.7A.12.9	>100%		41,9	326	5,04%	4,03%
M.7A.12.10		Total	831,4	8084	100%	100%
OM.7A.12.1		<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.12.2		<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.12.3		<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.12.4		<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.12.5		<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.12.6		<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
13. Breakdown by type			% Residential Loans			
M.7A.13.1	Owner occupied		93,12%			
M.7A.13.2	Second home/Holiday houses		0,00%			
M.7A.13.3	Buy-to-let/Non-owner occupied		6,58%			
M.7A.13.4	Agricultural		0,31%			
M.7A.13.5	Other		0,00%			
OM.7A.13.1		<i>o/w Subsidised housing</i>				
OM.7A.13.2		<i>o/w Private rental</i>				

OM.7A.13.3 o/w Multi-family housing
 OM.7A.13.4 o/w Buildings under construction
 OM.7A.13.5 o/w Buildings land
 OM.7A.13.6 o/w [if relevant, please specify]
 OM.7A.13.7 o/w [if relevant, please specify]
 OM.7A.13.8 o/w [if relevant, please specify]
 OM.7A.13.9 o/w [if relevant, please specify]
 OM.7A.13.10 o/w [if relevant, please specify]
 OM.7A.13.11 o/w [if relevant, please specify]

14. Loan by Ranking			% Residential Loans
M.7A.14.1	1st lien / No prior ranks		83,84%
M.7A.14.2	Guaranteed		0,00%
M.7A.14.3	Other		16,16%
OM.7A.14.1			
OM.7A.14.2			
OM.7A.14.3			
OM.7A.14.4			
OM.7A.14.5			
OM.7A.14.6			

7B Commercial Cover Pool					
15. Loan Size Information					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.15.1	Average loan size (000s)	465,5			
	By buckets (mn):				
M.7B.15.2	0-100.000	4,3	92	3,67%	36,65%
M.7B.15.3	100.001-300.000	12,9	74	11,05%	29,48%
M.7B.15.4	300.001-500.000	12,5	33	10,69%	13,15%
M.7B.15.5	500.001-1.000.000	14,8	22	12,71%	8,76%
M.7B.15.6	1.000.001-5.000.000	51,3	27	43,88%	10,76%
M.7B.15.7	> 5.000.000	21,0	3	18,01%	1,20%
M.7B.15.8	TBC at a country level	[For completion]	[For completion]		
M.7B.15.9	TBC at a country level	[For completion]	[For completion]		
M.7B.15.10	TBC at a country level	[For completion]	[For completion]		
M.7B.15.11	TBC at a country level	[For completion]	[For completion]		
M.7B.15.12	TBC at a country level	[For completion]	[For completion]		
M.7B.15.13	TBC at a country level	[For completion]	[For completion]		
M.7B.15.14	TBC at a country level	[For completion]	[For completion]		
M.7B.15.15	TBC at a country level	[For completion]	[For completion]		
M.7B.15.16	TBC at a country level	[For completion]	[For completion]		
M.7B.15.17	TBC at a country level	[For completion]	[For completion]		
M.7B.15.18	TBC at a country level	[For completion]	[For completion]		
M.7B.15.19	TBC at a country level	[For completion]	[For completion]		
M.7B.15.20	TBC at a country level	[For completion]	[For completion]		
M.7B.15.21	TBC at a country level	[For completion]	[For completion]		
M.7B.15.22	TBC at a country level	[For completion]	[For completion]		
M.7B.15.23	TBC at a country level	[For completion]	[For completion]		
M.7B.15.24	TBC at a country level	[For completion]	[For completion]		
M.7B.15.25	TBC at a country level	[For completion]	[For completion]		
M.7B.15.26	Total	116,8	251	100%	100%

16. Loan to Value (LTV) Information - UNINDEXED					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.16.1	Weighted Average LTV (%)	78,41%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	18,7	68	16,01%	27,09%
M.7B.16.3	>40 - <=50 %	6,8	29	5,80%	11,55%
M.7B.16.4	>50 - <=60 %	8,8	21	7,52%	8,37%
M.7B.16.5	>60 - <=70 %	21,2	26	18,13%	10,36%
M.7B.16.6	>70 - <=80 %	20,3	31	17,38%	12,35%
M.7B.16.7	>80 - <=90 %	18,1	12	15,47%	4,78%
M.7B.16.8	>90 - <=100 %	3,6	15	3,10%	5,98%
M.7B.16.9	>100%	19,4	49	16,58%	19,52%
M.7B.16.10	Total	116,8	251	100%	100%
OM.7B.16.1	o/w >100 - <=110 %			0,00%	0,00%

OM.7B.16.2	<i>o/w >110 - <=120 %</i>		0,00%	0,00%
OM.7B.16.3	<i>o/w >120 - <=130 %</i>		0,00%	0,00%
OM.7B.16.4	<i>o/w >130 - <=140 %</i>		0,00%	0,00%
OM.7B.16.5	<i>o/w >140 - <=150 %</i>		0,00%	0,00%
OM.7B.16.6	<i>o/w >150 %</i>		0,00%	0,00%
OM.7B.16.7				
OM.7B.16.8				
OM.7B.16.9				

17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	72,88%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	23,0	92	19,79%	36,80%
M.7B.17.3	>40 - <=50 %	6,7	22	5,79%	8,80%
M.7B.17.4	>50 - <=60 %	21,9	35	18,84%	14,00%
M.7B.17.5	>60 - <=70 %	9,3	18	7,96%	7,20%
M.7B.17.6	>70 - <=80 %	25,0	27	21,56%	10,80%
M.7B.17.7	>80 - <=90 %	10,5	10	9,01%	4,00%
M.7B.17.8	>90 - <=100 %	2,9	12	2,48%	4,80%
M.7B.17.9	>100%	16,9	34	14,57%	13,60%
M.7B.17.10	Total	116,2	250	100%	100%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7B.17.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7B.17.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7B.17.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7B.17.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7B.17.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans
M.7B.18.1	Retail	8,82%
M.7B.18.2	Office	14,79%
M.7B.18.3	Hotel/Tourism	10,80%
M.7B.18.4	Shopping malls	7,97%
M.7B.18.5	Industry	14,14%
M.7B.18.6	Agriculture	1,07%
M.7B.18.7	Other commercially used	32,85%
M.7B.18.8	Land	3,12%
M.7B.18.9	Property developers / Bulding under construction	0,00%
M.7B.18.10	Other	6,44%
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>	
OM.7B.18.2	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.3	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.4	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.5	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.6	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.7	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.8	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.9	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.10	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.11	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.12	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.13	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.14	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.15	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.16	<i>o/w [if relevant, please specify]</i>	
OM.7B.18.17	<i>o/w [if relevant, please specify]</i>	

Bei der Summierung von gerundeten Beträgen können geringfügige Differenzen im Vergleich zur Ermittlung aus den nicht gerundeten Rechnungsgrundlagen auftreten.