

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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1. Basic Facts
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Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	www.oberbank.at			
G.1.1.4	Cut-off date	31.03.2019			
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	966,9			
G.3.1.2	Outstanding Covered Bonds	474			
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 (%)	-	104,0%	-	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	966,9		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	966,9		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	o/w [If relevant, please specify]			0,00%	
OG.3.3.5	o/w [If relevant, please specify]			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)	17,5	ND1				
	Residual Life (mn)						
	By buckets:						
G.3.4.2	0 - 1 Y	0,7	ND1	0,07%			
G.3.4.3	1 - 2 Y	2,0	ND1	0,21%			
G.3.4.4	2 - 3 Y	6,8	ND1	0,70%			
G.3.4.5	3 - 4 Y	7,4	ND1	0,76%			
G.3.4.6	4 - 5 Y	11,9	ND1	1,23%			
G.3.4.7	5 - 10 Y	133,7	ND1	13,83%			
G.3.4.8	10+ Y	804,5	ND1	83,20%			
G.3.4.9	Total	966,9	0	100%	0%		
OG.3.4.1	o/w 0-1 day			0,00%			
OG.3.4.2	o/w 0-0.5y			0,00%			
OG.3.4.3	o/w 0.5-1 y			0,00%			
OG.3.4.4	o/w 1-1.5y			0,00%			
OG.3.4.5	o/w 1.5-2 y			0,00%			
OG.3.4.6	Weighted Average Life residential (in years)	18,2					
OG.3.4.7	Weighted Average Life commercial (in years)	11,9					
OG.3.4.8				0,00%			
OG.3.4.9				0,00%			
OG.3.4.10				0,00%			
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity		
G.3.5.1	Weighted Average Life (in years)	10,5	ND1				
	Maturity (mn)						
	By buckets:						
G.3.5.2	0 - 1 Y	25,0	ND1	5,27%			
G.3.5.3	1 - 2 Y	10,0	ND1	2,11%			
G.3.5.4	2 - 3 Y	70,0	ND1	14,77%			
G.3.5.5	3 - 4 Y	0,0	ND1	0,00%			
G.3.5.6	4 - 5 Y	14,0	ND1	2,95%			
G.3.5.7	5 - 10 Y	30,0	ND1	6,33%			
G.3.5.8	10+ Y	325,0	ND1	68,57%			
G.3.5.9	Total	474,0	0	100%	0%		
OG.3.5.1	o/w 0-1 day			0,00%			
OG.3.5.2	o/w 0-0.5y			0,00%			
OG.3.5.3	o/w 0.5-1 y			0,00%			
OG.3.5.4	o/w 1-1.5y			0,00%			
OG.3.5.5	o/w 1.5-2 y			0,00%			
OG.3.5.6				0,00%			
OG.3.5.7				0,00%			
OG.3.5.8				0,00%			
OG.3.5.9				0,00%			
OG.3.5.10				0,00%			
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
G.3.6.1	EUR	966,9	966,9	100,00%	100,00%		
G.3.6.2	USD	0,0	0,0	0,00%	0,00%		
G.3.6.3	GBP	0,0	0,0	0,00%	0,00%		
G.3.6.4	NOK	0,0	0,0	0,00%	0,00%		
G.3.6.5	CHF	0,0	0,0	0,00%	0,00%		
G.3.6.6	AUD	0,0	0,0	0,00%	0,00%		
G.3.6.7	CAD	0,0	0,0	0,00%	0,00%		
G.3.6.8	BRL	0,0	0,0	0,00%	0,00%		
G.3.6.9	CZK	0,0	0,0	0,00%	0,00%		
G.3.6.10	DKK	0,0	0,0	0,00%	0,00%		
G.3.6.11	HKD	0,0	0,0	0,00%	0,00%		
G.3.6.12	KRW	0,0	0,0	0,00%	0,00%		
G.3.6.13	SEK	0,0	0,0	0,00%	0,00%		
G.3.6.14	SGD	0,0	0,0	0,00%	0,00%		
G.3.6.15	Other	0,0	0,0	0,00%	0,00%		
G.3.6.16	Total	966,9	966,9	100%	100%		
OG.3.6.1	o/w [If relevant, please specify]			0,00%	0,00%		
OG.3.6.2	o/w [If relevant, please specify]			0,00%	0,00%		
OG.3.6.3	o/w [If relevant, please specify]			0,00%	0,00%		

OG.3.6.4					0.00%	0.00%
OG.3.6.5					0.00%	0.00%
OG.3.6.6					0.00%	0.00%
OG.3.6.7					0.00%	0.00%
OG.3.6.8					0.00%	0.00%
OG.3.6.9					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	474,0	474,0	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	474,0	474,0	100%	100%
OG.3.7.1				0.00%	0.00%
OG.3.7.2				0.00%	0.00%
OG.3.7.3				0.00%	0.00%
OG.3.7.4				0.00%	0.00%
OG.3.7.5				0.00%	0.00%
OG.3.7.6				0.00%	0.00%
OG.3.7.7				0.00%	0.00%
OG.3.7.8				0.00%	0.00%
OG.3.7.9				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	86%	86%
G.3.8.2	Floating coupon	65,0	65,0	14%	14%
G.3.8.3	Other	0,0	0,0	0%	0%
G.3.8.4	Total	474,0	474,0	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	o/w EU gvts or quasi gvts		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (COS1) gvts or quasi gvts		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (COS2) gvts or quasi gvts		
OG.3.9.4	o/w EU central banks		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (COS1) central banks		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (COS2) central banks		
OG.3.9.7	o/w COS1 credit institutions		
OG.3.9.8	o/w COS2 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
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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)
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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	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	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

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	861.3	89,08%
M.7.1.2	Commercial	105,6	10,92%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	966,9	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	8382	254
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	3,08%	33,63%
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	96,76%	84,55%
M.7.4.3	Belgium	0,00%	0,00%
M.7.4.4	Bulgaria	0,00%	0,00%
M.7.4.5	Croatia	0,00%	0,00%
M.7.4.6	Cyprus	0,00%	0,00%
M.7.4.7	Czech Republic	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%
M.7.4.12	Germany	3,24%	15,45%
M.7.4.13	Greece	0,00%	0,00%
M.7.4.14	Netherlands	0,00%	0,00%
M.7.4.15	Hungary	0,00%	0,00%
M.7.4.16	Ireland	0,00%	0,00%
M.7.4.17	Italy	0,00%	0,00%
M.7.4.18	Latvia	0,00%	0,00%
M.7.4.19	Lithuania	0,00%	0,00%
M.7.4.20	Luxembourg	0,00%	0,00%
M.7.4.21	Malta	0,00%	0,00%

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	European Economic Area (not member of EU)	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	Other	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	o/w [If relevant, please specify]			
OM.7.4.2	o/w [If relevant, please specify]			
OM.7.4.3	o/w [If relevant, please specify]			
OM.7.4.4	o/w [If relevant, please specify]			
OM.7.4.5	o/w [If relevant, please specify]			
OM.7.4.6	o/w [If relevant, please specify]			
OM.7.4.7	o/w [If relevant, please specify]			
OM.7.4.8	o/w [If relevant, please specify]			
OM.7.4.9	o/w [If relevant, please specify]			
OM.7.4.10	o/w [If relevant, please specify]			

5. Breakdown by domestic regions				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Oberösterreich	44,67%	30,41%	43,11%
M.7.5.2	Salzburg	10,41%	21,01%	11,57%
M.7.5.3	Niederösterreich	18,23%	13,63%	17,73%
M.7.5.4	Wien	18,25%	15,40%	17,93%
M.7.5.5	Tirol	0,96%	0,07%	0,87%
M.7.5.6	Steiermark	1,99%	3,33%	2,13%
M.7.5.7	Kärnten	0,62%	0,00%	0,55%
M.7.5.8	Burgenland	1,52%	0,72%	1,43%
M.7.5.9	Vorarlberg	0,11%	0,00%	0,10%
M.7.5.10	Republik Österreich	96,76%	84,55%	95,42%
M.7.5.11	Bayern	2,84%	12,29%	3,87%
M.7.5.12	Sachsen-Anhalt	0,00%	0,19%	0,02%
M.7.5.13	Sachsen	0,01%	0,00%	0,01%
M.7.5.14	Thüringen	0,09%	2,90%	0,40%
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	0,15%	0,06%	0,14%
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	3,24%	15,45%	4,58%
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				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	40,81%	26,90%	39,29%

M.7.6.2	Floating rate	59,19%	73,10%	60,71%
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	10,46%	49,58%	14,73%
M.7.7.2	Amortising	89,54%	50,42%	85,27%
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	13,22%	22,35%	14,22%
M.7.8.2	• 12 - • 24 months	20,79%	9,17%	19,52%
M.7.8.3	• 24 - • 36 months	16,20%	19,59%	16,57%
M.7.8.4	• 36 - • 60 months	26,04%	27,44%	26,19%
M.7.8.5	• 60 months	23,74%	21,45%	23,49%
OM.7.8.1	Total Weighted Average Seasoning (months)	43,44	43,52	43,45
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	102,8			
	By buckets (mn):				
M.7A.10.2	0-100.000	264,5	5436	30,71%	64,85%
M.7A.10.3	100.001-300.000	428,7	2664	49,77%	31,78%
M.7A.10.4	300.001-500.000	68,7	184	7,97%	2,20%
M.7A.10.5	500.001-1.000.000	44,8	66	5,20%	0,79%
M.7A.10.6	1.000.001-5.000.000	49,6	31	5,76%	0,37%
M.7A.10.7	> 5.000.000	5,1	1	0,59%	0,01%
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	861,3	8382	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 (%)	67,18%			

M.7A.11.2	By LTV buckets (mn):				
M.7A.11.3	>0 - <=40 %	187,4	2463	21,76%	29,38%
M.7A.11.4	>40 - <=50 %	103,4	999	12,01%	11,92%
M.7A.11.5	>50 - <=60 %	124,1	1120	14,41%	13,36%
M.7A.11.6	>60 - <=70 %	141,2	1176	16,39%	14,03%
M.7A.11.7	>70 - <=80 %	95,5	815	11,09%	9,72%
M.7A.11.8	>80 - <=90 %	67,2	610	7,80%	7,28%
M.7A.11.9	>90 - <=100 %	53,2	462	6,17%	5,51%
M.7A.11.10	>100%	89,4	737	10,37%	8,79%
	Total	861,3	8382	100%	100%
OM.7A.11.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7A.11.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7A.11.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7A.11.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7A.11.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7A.11.6	o/w >150 %			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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M.7A.12.1	Weighted Average LTV (%)	58,07%			
M.7A.12.2	By LTV buckets (mn):				
M.7A.12.3	>0 - <=40 %	245,0	3602	28,45%	42,97%
M.7A.12.4	>40 - <=50 %	141,9	1171	16,48%	13,97%
M.7A.12.5	>50 - <=60 %	147,4	1113	17,11%	13,28%
M.7A.12.6	>60 - <=70 %	127,0	902	14,74%	10,76%
M.7A.12.7	>70 - <=80 %	78,1	614	9,07%	7,33%
M.7A.12.8	>80 - <=90 %	46,3	379	5,37%	4,52%
M.7A.12.9	>90 - <=100 %	31,8	278	3,69%	3,32%
M.7A.12.10	>100%	43,8	323	5,08%	3,85%
	Total	861,3	8382	100%	100%
OM.7A.12.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7A.12.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7A.12.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7A.12.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7A.12.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7A.12.6	o/w >150 %			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
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M.7A.13.1	Owner occupied	92,82%
M.7A.13.2	Second home/Holiday houses	0,00%
M.7A.13.3	Buy-to-let/Non-owner occupied	6,89%
M.7A.13.4	Agricultural	0,29%
M.7A.13.5	Other	0,00%
OM.7A.13.1	o/w Subsidised housing	
OM.7A.13.2	o/w Private rental	
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
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M.7A.14.1	1st lien / No prior ranks	84,39%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	15,61%
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)	415,6			
By buckets (mn):					
M.7B.15.2	0-100.000	4,1	96	3,86%	37,80%
M.7B.15.3	100.001-300.000	13,8	76	13,06%	29,92%
M.7B.15.4	300.001-500.000	14,1	37	13,37%	14,57%
M.7B.15.5	500.001-1.000.000	13,9	19	13,17%	7,48%
M.7B.15.6	1.000.001-5.000.000	47,3	24	44,79%	9,45%
M.7B.15.7	> 5.000.000	12,4	2	11,75%	0,79%
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	105,6	254	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 (%)	75,38%			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	16,6	79	15,69%	31,10%
M.7B.16.3	>40 - <=50 %	9,3	32	8,78%	12,60%
M.7B.16.4	>50 - <=60 %	7,5	18	7,06%	7,09%
M.7B.16.5	>60 - <=70 %	18,5	25	17,51%	9,84%
M.7B.16.6	>70 - <=80 %	21,1	28	19,97%	11,02%
M.7B.16.7	>80 - <=90 %	9,3	11	8,82%	4,33%
M.7B.16.8	>90 - <=100 %	3,7	15	3,52%	5,91%
M.7B.16.9	>100%	19,7	46	18,65%	18,11%
M.7B.16.10	Total	105,6	254	100%	100%
OM.7B.16.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.16.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.16.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.16.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7B.16.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7B.16.6	o/w >150 %			0,00%	0,00%
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	69,48%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	16,9	106	16,03%	41,73%
M.7B.17.3	>40 - <=50 %	16,9	27	16,03%	10,63%
M.7B.17.4	>50 - <=60 %	10,3	23	9,78%	9,06%
M.7B.17.5	>60 - <=70 %	23,4	27	22,18%	10,63%
M.7B.17.6	>70 - <=80 %	14,2	20	13,48%	7,87%
M.7B.17.7	>80 - <=90 %	4,3	13	4,06%	5,12%
M.7B.17.8	>90 - <=100 %	2,6	6	2,49%	2,36%
M.7B.17.9	>100%	16,8	32	15,96%	12,60%

M.7B.17.10	Total	105,6	254	100%	100%
OM.7B.17.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.17.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.17.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.17.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7B.17.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7B.17.6	o/w >150 %			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	2,28%	
M.7B.18.2	Office	17,89%	
M.7B.18.3	Hotel/Tourism	10,98%	
M.7B.18.4	Shopping malls	6,71%	
M.7B.18.5	Industry	13,41%	
M.7B.18.6	Agriculture	0,48%	
M.7B.18.7	Other commercially used	39,54%	
M.7B.18.8	Land	4,65%	
M.7B.18.9	Property developers / Bulding under construction	0,00%	
M.7B.18.10	Other	4,06%	
OM.7B.18.1	o/w Social & Cultural purposes		
OM.7B.18.2	o/w [If relevant, please specify]		
OM.7B.18.3	o/w [If relevant, please specify]		
OM.7B.18.4	o/w [If relevant, please specify]		
OM.7B.18.5	o/w [If relevant, please specify]		
OM.7B.18.6	o/w [If relevant, please specify]		
OM.7B.18.7	o/w [If relevant, please specify]		
OM.7B.18.8	o/w [If relevant, please specify]		
OM.7B.18.9	o/w [If relevant, please specify]		
OM.7B.18.10	o/w [If relevant, please specify]		
OM.7B.18.11	o/w [If relevant, please specify]		
OM.7B.18.12	o/w [If relevant, please specify]		
OM.7B.18.13	o/w [If relevant, please specify]		
OM.7B.18.14	o/w [If relevant, please specify]		
OM.7B.18.15	o/w [If relevant, please specify]		
OM.7B.18.16	o/w [If relevant, please specify]		
OM.7B.18.17	o/w [If relevant, please specify]		

E. Harmonised Transparency Template - Optional ECB - ECAs 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				
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)	43,45				
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	0,16%	0,00%	0,00%	0,00%	0,14%
E.3.2.2	30-<60 days	0,09%	0,00%	0,00%	0,00%	0,08%
E.3.2.3	60-<90 days	0,05%	0,00%	0,00%	0,00%	0,05%
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						