

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	www.oberbank.at			
G.1.1.4	Cut-off date	30.11.2018			
OG.1.1.1	<i>Optional information e.g. Contact names</i>				
OG.1.1.2	<i>Optional information e.g. Parent name</i>				
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	971,1			
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 (%)	-	104,9%	-	ND1
OG.3.2.1	<i>Optional information e.g. Asset Coverage Test (ACT)</i>				
OG.3.2.2	<i>Optional information e.g. OC (NPV basis)</i>				
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	971,1		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	971,1		100%	
OG.3.3.1	<i>o/w [if relevant, please specify]</i>				
OG.3.3.2	<i>o/w [if relevant, please specify]</i>				
OG.3.3.3	<i>o/w [if relevant, please specify]</i>				
OG.3.3.4	<i>o/w [if relevant, please specify]</i>				
OG.3.3.5	<i>o/w [if relevant, please specify]</i>				

OG.3.3.6		<i>o/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)	17,2	ND1				
	Residual Life (mn)						
	By buckets:						
G.3.4.2	0 - 1 Y	0,9	ND1	0,09%			
G.3.4.3	1 - 2 Y	10,2	ND1	1,05%			
G.3.4.4	2 - 3 Y	5,7	ND1	0,58%			
G.3.4.5	3 - 4 Y	7,9	ND1	0,81%			
G.3.4.6	4 - 5 Y	13,3	ND1	1,37%			
G.3.4.7	5 - 10 Y	136,1	ND1	14,02%			
G.3.4.8	10+ Y	797,0	ND1	82,07%			
G.3.4.9	Total	971,1	0	100%			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)	18,1					
OG.3.4.7	Weighted Average Life commercial (in years)	11,2					
OG.3.4.8							
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)	10,8	ND1				
	Maturity (mn)						
	By buckets:						
G.3.5.2	0 - 1 Y	0,0	ND1	0,00%			
G.3.5.3	1 - 2 Y	35,0	ND1	7,38%			
G.3.5.4	2 - 3 Y	50,0	ND1	10,55%			
G.3.5.5	3 - 4 Y	20,0	ND1	4,22%			
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	<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							
OG.3.5.7							
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	971,1	971,1	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	971,1	971,1	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	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	<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	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	<i>o/w EU gvts or quasi gvts</i>		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>		
OG.3.9.4	<i>o/w EU central banks</i>		
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

10. Substitute Assets - Country

Nominal (mn)

% Substitute Assets

G.3.10.1	Domestic (Country of Issuer)	0		
G.3.10.2	Eurozone	0		
G.3.10.3	Rest of European Union (EU)	0		
G.3.10.4	European Economic Area (not member of EU)	0		
G.3.10.5	Switzerland	0		
G.3.10.6	Australia	0		
G.3.10.7	Brazil	0		
G.3.10.8	Canada	0		
G.3.10.9	Japan	0		
G.3.10.10	Korea	0		
G.3.10.11	New Zealand	0		
G.3.10.12	Singapore	0		
G.3.10.13	US	0		
G.3.10.14	Other	0		
G.3.10.15	Total EU	0		
G.3.10.16	Total	0	0%	
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	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	<i>o/w [if relevant, please specify]</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			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	<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				
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	<i>Interest Coverage Test (passe/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

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[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	850,1	87,54%
M.7.1.2	Commercial	121,0	12,46%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	971,1	100%
OM.7.1.1	<i>a/w Housing Cooperatives / Multi-family assets</i>		0,00%
OM.7.1.2	<i>a/w Forest & Agriculture</i>		0,00%
OM.7.1.3	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.4	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.5	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.6	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.7	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.8	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.9	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.10	<i>a/w [If relevant, please specify]</i>		0,00%
OM.7.1.11	<i>a/w [If relevant, please specify]</i>		0,00%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	8215	251
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
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	2,62%	35,20%
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	96,65%	86,60%
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	3,35%	13,40%
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	<i>a/w [If relevant, please specify]</i>			
OM.7.4.2	<i>a/w [If relevant, please specify]</i>			
OM.7.4.3	<i>a/w [If relevant, please specify]</i>			
OM.7.4.4	<i>a/w [If relevant, please specify]</i>			
OM.7.4.5	<i>a/w [If relevant, please specify]</i>			
OM.7.4.6	<i>a/w [If relevant, please specify]</i>			
OM.7.4.7	<i>a/w [If relevant, please specify]</i>			
OM.7.4.8	<i>a/w [If relevant, please specify]</i>			
OM.7.4.9	<i>a/w [If relevant, please specify]</i>			
OM.7.4.10	<i>a/w [If relevant, please specify]</i>			

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Oberösterreich	44,32%	28,15%	42,31%
M.7.5.2	Salzburg	10,69%	18,31%	11,64%
M.7.5.3	Niederösterreich	17,99%	11,80%	17,22%
M.7.5.4	Wien	18,65%	25,27%	19,47%
M.7.5.5	Tirol	0,96%	0,06%	0,85%
M.7.5.6	Steiermark	1,82%	2,39%	1,89%
M.7.5.7	Kärnten	0,63%	0,00%	0,55%
M.7.5.8	Burgenland	1,48%	0,63%	1,37%
M.7.5.9	Vorarlberg	0,11%	0,00%	0,10%
M.7.5.10	Republik Österreich	96,65%	86,60%	95,40%
M.7.5.11	Bayern	2,92%	10,59%	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	0,10%	2,55%	0,41%
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	3,35%	13,40%	4,60%
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	41,86%	30,72%	40,47%

M.7.6.2	Floating rate	58,14%	69,28%	59,53%
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	10,06%	53,44%	15,46%
M.7.7.2	Amortising	89,94%	46,56%	84,54%
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	16,93%	21,56%	17,50%
M.7.8.2	≥ 12 - ≤ 24 months	19,47%	9,59%	18,24%
M.7.8.3	≥ 24 - ≤ 36 months	15,14%	23,13%	16,13%
M.7.8.4	≥ 36 - ≤ 60 months	25,61%	24,82%	25,51%
M.7.8.5	≥ 60 months	22,86%	20,89%	22,62%
OM.7.8.1	Total Weighted Average Seasoning (months)	41,84	42,12	41,87
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)	103,5			
	By buckets (mn):				
M.7A.10.2	0-100.000	262,5	5291	30,88%	64,41%
M.7A.10.3	100.001-300.000	424,2	2639	49,90%	32,12%
M.7A.10.4	300.001-500.000	68,4	184	8,05%	2,24%
M.7A.10.5	500.001-1.000.000	48,8	72	5,74%	0,88%
M.7A.10.6	1.000.001-5.000.000	46,1	29	5,43%	0,35%
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	850,1	8215	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
M.7A.11.1	Weighted Average LTV (%)	66,08%			

By LTV buckets (mn):		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.2	>0 - <=40 %	183,9	2349	21,63%	28,59%
M.7A.11.3	>40 - <=50 %	101,7	1015	11,96%	12,36%
M.7A.11.4	>50 - <=60 %	124,3	1121	14,62%	13,65%
M.7A.11.5	>60 - <=70 %	145,5	1170	17,12%	14,24%
M.7A.11.6	>70 - <=80 %	91,2	778	10,73%	9,47%
M.7A.11.7	>80 - <=90 %	67,1	608	7,90%	7,40%
M.7A.11.8	>90 - <=100 %	52,6	458	6,18%	5,58%
M.7A.11.9	>100%	83,8	716	9,86%	8,72%
M.7A.11.10	Total	850,1	8215	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
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M.7A.12.1	Weighted Average LTV (%)	58,47%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	243,4	3457	28,64%	42,08%
M.7A.12.3	>40 - <=50 %	135,5	1170	15,93%	14,24%
M.7A.12.4	>50 - <=60 %	141,9	1083	16,69%	13,18%
M.7A.12.5	>60 - <=70 %	127,8	885	15,03%	10,77%
M.7A.12.6	>70 - <=80 %	78,4	625	9,22%	7,61%
M.7A.12.7	>80 - <=90 %	47,5	396	5,58%	4,82%
M.7A.12.8	>90 - <=100 %	30,6	271	3,60%	3,30%
M.7A.12.9	>100%	45,1	328	5,30%	3,99%
M.7A.12.10	Total	850,1	8215	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
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M.7A.13.1	Owner occupied	93,35%
M.7A.13.2	Second home/Holiday houses	0,00%
M.7A.13.3	Buy-to-let/Non-owner occupied	6,35%
M.7A.13.4	Agricultural	0,30%
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	<i>o/w Multi-family housing</i>	
OM.7A.13.4	<i>o/w Buildings under construction</i>	
OM.7A.13.5	<i>o/w Buildings land</i>	
OM.7A.13.6	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.7	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.8	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.9	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.10	<i>o/w [if relevant, please specify]</i>	
OM.7A.13.11	<i>o/w [if relevant, please specify]</i>	

14. Loan by Ranking		% Residential Loans
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M.7A.14.1	1st lien / No prior ranks	83,93%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	16,07%
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)	482,0			
	By buckets (mn):				
M.7B.15.2	0-100.000	4,1	87	3,37%	34,66%
M.7B.15.3	100.001-300.000	13,1	75	10,84%	29,88%
M.7B.15.4	300.001-500.000	13,4	35	11,07%	13,94%
M.7B.15.5	500.001-1.000.000	14,8	22	12,23%	8,76%
M.7B.15.6	1.000.001-5.000.000	55,2	29	45,60%	11,55%
M.7B.15.7	> 5.000.000	20,4	3	16,89%	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	121,0	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 (%)	76,46%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	18,4	67	15,17%	26,69%
M.7B.16.3	>40 - <=50 %	8,6	33	7,14%	13,15%
M.7B.16.4	>50 - <=60 %	7,6	19	6,32%	7,57%
M.7B.16.5	>60 - <=70 %	24,2	29	20,02%	11,55%
M.7B.16.6	>70 - <=80 %	21,3	30	17,57%	11,95%
M.7B.16.7	>80 - <=90 %	17,5	11	14,49%	4,38%
M.7B.16.8	>90 - <=100 %	3,8	16	3,14%	6,37%
M.7B.16.9	>100%	19,5	46	16,15%	18,33%
M.7B.16.10	Total	121,0	251	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 (%)	69,97%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	22,3	90	18,44%	35,86%
M.7B.17.3	>40 - <=50 %	9,3	27	7,70%	10,76%
M.7B.17.4	>50 - <=60 %	22,3	36	18,42%	14,34%
M.7B.17.5	>60 - <=70 %	8,3	18	6,88%	7,17%
M.7B.17.6	>70 - <=80 %	29,1	27	24,02%	10,76%
M.7B.17.7	>80 - <=90 %	10,8	13	8,95%	5,18%
M.7B.17.8	>90 - <=100 %	2,7	11	2,26%	4,38%
M.7B.17.9	>100%	16,1	29	13,32%	11,55%

M.7B.17.10	Total	121,0	251	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	8,21%	
M.7B.18.2	Office	15,59%	
M.7B.18.3	Hotel/Tourism	9,89%	
M.7B.18.4	Shopping malls	6,88%	
M.7B.18.5	Industry	13,61%	
M.7B.18.6	Agriculture	0,96%	
M.7B.18.7	Other commercially used	34,61%	
M.7B.18.8	Land	4,16%	
M.7B.18.9	Property developers / Bulding under construction	0,00%	
M.7B.18.10	Other	6,09%	
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>		