

# Austrian Transparency Template

Version 2024/01/04

## Oberbank AG

Reporting Date: 31/12/2024

Cut-off Date: 31/12/2024

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## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	<a href="http://www.oberbank.at">www.oberbank.at</a>			
G.1.1.4	Cut-off date	31.12.2024			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance (Y/N)	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	ND3			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	3,909,0			
G.3.1.2	Outstanding Covered Bonds	2,571,5			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3	Coverage Requirements (§9 PfandBG AT)	[For completion]			
OG.3.1.4	Coverage Requirements NPV (§9 PfandBG AT)	ND1			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,00%	50,01%	ND1	ND1
OG.3.2.1	OC	2,04%	47,70%	ND1	ND1
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
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	3,909,0		100,00%	
G.3.3.2	Public Sector	[For completion]			
G.3.3.3	Shipping	[For completion]			
G.3.3.4	Substitute Assets	[For completion]			
G.3.3.5	Other	[For completion]			
G.3.3.6	Total	3,909,0		100%	
OG.3.3.1	a/w [If relevant, please specify]			0,00%	
OG.3.3.2	a/w [If relevant, please specify]			0,00%	
OG.3.3.3	a/w [If relevant, please specify]			0,00%	

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

**4. Cover Pool Amortisation Profile**

		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	16,30	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	234,1	ND1	5,99%	
G.3.4.3	1 - 2 Y	121,4	ND1	3,11%	
G.3.4.4	2 - 3 Y	48,0	ND1	1,23%	
G.3.4.5	3 - 4 Y	87,7	ND1	2,24%	
G.3.4.6	4 - 5 Y	42,2	ND1	1,08%	
G.3.4.7	5 - 10 Y	440,6	ND1	11,27%	
G.3.4.8	10+ Y	2.935,0	ND1	75,08%	
G.3.4.9	Total	3.909,0	0	100%	
OG.3.4.1	<i>a/w 0-1 day</i>				0%
OG.3.4.2	<i>a/w 0-0.5y</i>				
OG.3.4.3	<i>a/w 0.5-1 y</i>				
OG.3.4.4	<i>a/w 1-1.5y</i>				
OG.3.4.5	<i>a/w 1.5-2 y</i>				
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					

**5. Maturity of Covered Bonds**

		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,99	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0,0	ND1	0,00%	
G.3.5.3	1 - 2 Y	785,0	ND1	30,53%	
G.3.5.4	2 - 3 Y	15,0	ND1	0,58%	
G.3.5.5	3 - 4 Y	5,0	ND1	0,19%	
G.3.5.6	4 - 5 Y	255,0	ND1	9,92%	
G.3.5.7	5 - 10 Y	1.446,5	ND1	56,25%	
G.3.5.8	10+ Y	65,0	ND1	2,53%	
G.3.5.9	Total	2.571,5	0	100%	
OG.3.5.1	<i>a/w 0-1 day</i>				0%
OG.3.5.2	<i>a/w 0-0.5y</i>				
OG.3.5.3	<i>a/w 0.5-1 y</i>				
OG.3.5.4	<i>a/w 1-1.5y</i>				
OG.3.5.5	<i>a/w 1.5-2 y</i>				
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					

**6. Covered Assets - Currency**

		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	3.909,0	3.909,0	100,00%	100,00%
G.3.6.2	AUD	0,0	0,0	0,00%	0,00%
G.3.6.3	BRL	0,0	0,0	0,00%	0,00%
G.3.6.4	CAD	0,0	0,0	0,00%	0,00%
G.3.6.5	CHF	0,0	0,0	0,00%	0,00%
G.3.6.6	CZK	0,0	0,0	0,00%	0,00%
G.3.6.7	DKK	0,0	0,0	0,00%	0,00%
G.3.6.8	GBP	0,0	0,0	0,00%	0,00%
G.3.6.9	HKD	0,0	0,0	0,00%	0,00%
G.3.6.10	ISK	0,0	0,0	0,00%	0,00%
G.3.6.11	JPY	0,0	0,0	0,00%	0,00%
G.3.6.12	KRW	0,0	0,0	0,00%	0,00%
G.3.6.13	NOK	0,0	0,0	0,00%	0,00%
G.3.6.14	PLN	0,0	0,0	0,00%	0,00%
G.3.6.15	SEK	0,0	0,0	0,00%	0,00%
G.3.6.16	SGD	0,0	0,0	0,00%	0,00%

G.3.6.17	USD	0,0	0,0	0,00%	0,00%
G.3.6.18	Other	0,0	0,0	0,00%	0,00%
G.3.6.19	Total	3.909,0	3.909,0	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.4	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.5	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.6	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%

#### 7. Covered Bonds - Currency

		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	2.571,5	2.571,5	100,00%	100,00%
G.3.7.2	AUD	0,0	0,0	0,00%	0,00%
G.3.7.3	BRL	0,0	0,0	0,00%	0,00%
G.3.7.4	CAD	0,0	0,0	0,00%	0,00%
G.3.7.5	CHF	0,0	0,0	0,00%	0,00%
G.3.7.6	CZK	0,0	0,0	0,00%	0,00%
G.3.7.7	DKK	0,0	0,0	0,00%	0,00%
G.3.7.8	GBP	0,0	0,0	0,00%	0,00%
G.3.7.9	HKD	0,0	0,0	0,00%	0,00%
G.3.7.10	ISK	0,0	0,0	0,00%	0,00%
G.3.7.11	JPY	0,0	0,0	0,00%	0,00%
G.3.7.12	KRW	0,0	0,0	0,00%	0,00%
G.3.7.13	NOK	0,0	0,0	0,00%	0,00%
G.3.7.14	PLN	0,0	0,0	0,00%	0,00%
G.3.7.15	SEK	0,0	0,0	0,00%	0,00%
G.3.7.16	SGD	0,0	0,0	0,00%	0,00%
G.3.7.17	USD	0,0	0,0	0,00%	0,00%
G.3.7.18	Other	0,0	0,0	0,00%	0,00%
G.3.7.19	Total	2.571,5	2.571,5	100,00%	100,00%
OG.3.7.1	<i>o/w [If relevant, please specify]</i>				
OG.3.7.2	<i>o/w [If relevant, please specify]</i>				
OG.3.7.3	<i>o/w [If relevant, please specify]</i>				
OG.3.7.4	<i>o/w [If relevant, please specify]</i>				
OG.3.7.5	<i>o/w [If relevant, please specify]</i>				
OG.3.7.6	<i>o/w [If relevant, please specify]</i>				

#### 8. Covered Bonds - Breakdown by interest rate

		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	1.791,5	1.791,5	70%	70%
G.3.8.2	Floating coupon	780,0	780,0	30%	30%
G.3.8.3	Other	0,0	0,0	0%	0%
G.3.8.4	Total	2.571,5	2.571,5	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

#### 9. Substitute Assets - Type

		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0,0	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0,0	
G.3.9.3	Exposures to central banks	0,0	
G.3.9.4	Exposures to credit institutions	0,0	
G.3.9.5	Other	0,0	
G.3.9.6	Total	0,0	0%
OG.3.9.1	<i>o/w EU gvts or quasi govts</i>		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>		
OG.3.9.4	<i>o/w EU central banks</i>		
OG.3.9.5	<i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>		
OG.3.9.6	<i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>		
OG.3.9.7	<i>o/w CQS1 credit institutions</i>		
OG.3.9.8	<i>o/w CQS2 credit institutions</i>		
OG.3.9.9			

OG.3.9.10  
OG.3.9.11  
OG.3.9.12

10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	0		
G.3.10.2	Eurozone	0		
G.3.10.3	Rest of European Union (EU)	0		
G.3.10.4	European Economic Area (not member of EU)	0		
G.3.10.5	Switzerland	0		
G.3.10.6	Australia	0		
G.3.10.7	Brazil	0		
G.3.10.8	Canada	0		
G.3.10.9	Japan	0		
G.3.10.10	Korea	0		
G.3.10.11	New Zealand	0		
G.3.10.12	Singapore	0		
G.3.10.13	US	0		
G.3.10.14	Other	0		
G.3.10.15	Total EU	0		
G.3.10.16	Total	0,0	0%	
OG.3.10.1	<i>a/w [If relevant, please specify]</i>			
OG.3.10.2	<i>a/w [If relevant, please specify]</i>			
OG.3.10.3	<i>a/w [If relevant, please specify]</i>			
OG.3.10.4	<i>a/w [If relevant, please specify]</i>			
OG.3.10.5	<i>a/w [If relevant, please specify]</i>			
OG.3.10.6	<i>a/w [If relevant, please specify]</i>			
OG.3.10.7	<i>a/w [If relevant, please specify]</i>			

11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	22,5	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	22,5	0%	0%
OG.3.11.1	<i>a/w liquidity buffer assets</i>			
OG.3.11.2	<i>a/w [If relevant, please specify]</i>			
OG.3.11.3	<i>a/w [If relevant, please specify]</i>			
OG.3.11.4	<i>a/w [If relevant, please specify]</i>			
OG.3.11.5	<i>a/w [If relevant, please specify]</i>			
OG.3.11.6	<i>a/w [If relevant, please specify]</i>			
OG.3.11.7	<i>a/w [If relevant, please specify]</i>			

12. Bond List		
G.3.12.1	Bond list	<a href="#">see "D1. Bond List"</a>

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

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	N
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]
G.3.14.4	link to the committed objective criteria	[(link on the issuer's website to the objective criteria the labelled pool is committed to)]
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		

OG.3.14.9  
 OG.3.14.10  
 OG.3.14.11  
 OG.3.14.12  
 OG.3.14.13  
 OG.3.14.14  
 OG.3.14.15  
 OG.3.14.16  
 OG.3.14.17  
 OG.3.14.18  
 OG.3.14.19  
 OG.3.14.20  
 OG.3.14.21  
 OG.3.14.22  
 OG.3.14.23  
 OG.3.14.24  
 OG.3.14.25  
 OG.3.14.26  
 OG.3.14.27  
 OG.3.14.28  
 OG.3.14.29  
 OG.3.14.30  
 OG.3.14.31  
 OG.3.14.32  
 OG.3.14.33  
 OG.3.14.34  
 OG.3.14.35  
 OG.3.14.36  
 OG.3.14.37  
 OG.3.14.38  
 OG.3.14.39  
 OG.3.14.40  
 OG.3.14.41

#### 4. Compliance Art 14 CBD Check table

Row

Row

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

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

G.4.1.1	(a) Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">BondList</a>	
G.4.1.4	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c) Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">20 Glossary</a>	
G.4.1.8	(d) Market Risk:		
G.4.1.9	(d) o/w Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	
G.4.1.10	(d) o/w Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.11	(d) o/w Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.12	(d) o/w Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.13	(d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer	
G.4.1.14	(d) o/w Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">453 LTV Commercial Mortgage</a>
G.4.1.15	(d) Hedging Strategy	<a href="#">18 Glossary</a>	
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>	
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>	
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">12 Glossary</a>	
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>	
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	

OG.4.1.1  
 OG.4.1.2  
 OG.4.1.3

#### 5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	0,00
G.5.1.2	Exposure to credit institute credit quality step 2	0,00
G.5.1.3	Exposure to credit institute credit quality step 3	0,00

OG.5.1.1

OG.5.1.2  
OG.5.1.3  
OG.5.1.4

## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool)
OG.6.1.11	Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

## 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		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	2.976,6	76,15%
M.7.1.2	Commercial	932,4	23,85%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	3.909,0	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,00%
OM.7.1.2	<i>o/w Forest &amp; Agriculture</i>		0,00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0,00%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	16.866	798
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			
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	5,98%	19,74%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	European Union	100,00%	100,00%
M.7.4.2	Austria	80,17%	65,98%
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	Czechia	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	19,83%	34,02%
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%	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	<u>European Economic Area (not member of EU)</u>	<u>0,00%</u>	<u>0,00%</u>	<u>0,00%</u>
M.7.4.30	Iceland	0,00%	0,00%	0,00%
M.7.4.31	Liechtenstein	0,00%	0,00%	0,00%
M.7.4.32	Norway	0,00%	0,00%	0,00%
M.7.4.33	Other	0,00%	0,00%	0,00%
M.7.4.34	Switzerland	0,00%	0,00%	0,00%
M.7.4.35	United Kingdom	0,00%	0,00%	0,00%
M.7.4.36	Australia	0,00%	0,00%	0,00%
M.7.4.37	Brazil	0,00%	0,00%	0,00%
M.7.4.38	Canada	0,00%	0,00%	0,00%
M.7.4.39	Japan	0,00%	0,00%	0,00%
M.7.4.40	Korea	0,00%	0,00%	0,00%
M.7.4.41	New Zealand	0,00%	0,00%	0,00%
M.7.4.42	Singapore	0,00%	0,00%	0,00%
M.7.4.43	US	0,00%	0,00%	0,00%
M.7.4.44	Other	0,00%	0,00%	0,00%
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>			

<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	<b>Austria</b>	<b>80,17%</b>	<b>65,98%</b>	<b>76,78%</b>
M.7.5.2	Upper Austria	33,08%	19,06%	29,73%
M.7.5.3	Salzburg	8,41%	7,66%	8,23%
M.7.5.4	Lower Austria	14,93%	13,22%	14,52%
M.7.5.5	Vienna	18,08%	21,06%	18,79%
M.7.5.6	Tyrol	1,42%	0,53%	1,21%
M.7.5.7	Styria	2,57%	3,78%	2,86%
M.7.5.8	Carinthia	0,64%	0,40%	0,58%
M.7.5.9	Burgenland	0,98%	0,18%	0,79%
M.7.5.10	Vorarlberg	0,06%	0,10%	0,07%
M.7.5.11	<b>Germany</b>	<b>19,83%</b>	<b>34,02%</b>	<b>23,22%</b>
M.7.5.12	Bavaria	8,43%	14,44%	9,86%
M.7.5.13	Saxony-Anhalt	0,27%	1,51%	0,57%
M.7.5.14	Saxony	3,94%	2,04%	3,49%
M.7.5.15	Thuringia	0,21%	0,48%	0,27%
M.7.5.16	Hesse	0,68%	3,36%	1,32%
M.7.5.17	Berlin	4,97%	1,28%	4,09%
M.7.5.18	Baden-Württemberg	0,69%	2,93%	1,22%
M.7.5.19	Brandenburg	0,26%	0,12%	0,23%
M.7.5.20	North Rine-Westphalia	0,16%	3,75%	1,02%
M.7.5.21	Hamburg	0,12%	0,00%	0,09%
M.7.5.22	Rhineland-Palatinate	0,02%	0,51%	0,14%
M.7.5.23	Lower Saxony	0,01%	2,24%	0,54%
M.7.5.24	Schleswig-Holstein	0,06%	1,29%	0,35%
M.7.5.25	Mecklenburg-Western Pomerania	0,02%	0,06%	0,03%
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				

M.7.5.32  
M.7.5.33  
M.7.5.34  
M.7.5.35  
M.7.5.36  
M.7.5.37  
M.7.5.38  
M.7.5.39  
M.7.5.40  
M.7.5.41  
M.7.5.42  
M.7.5.43  
M.7.5.44  
M.7.5.45  
M.7.5.46  
M.7.5.47  
M.7.5.48  
M.7.5.49  
M.7.5.50

<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	56,35%	40,42%	52,55%	
M.7.6.2	Floating rate	43,65%	59,58%	47,45%	
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					
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	10,63%	14,51%	11,55%	
M.7.7.2	Amortising	89,37%	85,49%	88,45%	
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					
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	9,71%	11,73%	10,19%	
M.7.8.2	≥ 12 - ≤ 24 months	14,35%	22,24%	16,23%	
M.7.8.3	≥ 24 - ≤ 36 months	15,14%	16,77%	15,53%	
M.7.8.4	≥ 36 - ≤ 60 months	32,56%	23,46%	30,39%	
M.7.8.5	≥ 60 months	28,25%	25,79%	27,66%	
OM.7.8.1	Total Weighted Average Seasoning (months)	48,60	42,38	47,12	
OM.7.8.2				> Schnitt	
OM.7.8.3					
OM.7.8.4					
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0,00%	0,00%	0,00%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,00%	0,00%	0,00%	
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	176,5			
	By buckets (mn):				
M.7A.10.2	0-100.000	420,7	8510	14,13%	50,46%
M.7A.10.3	100.001-300.000	1.172,6	6770	39,39%	40,14%
M.7A.10.4	300.001-500.000	378,2	1023	12,71%	6,07%
M.7A.10.5	500.001-1.000.000	238,8	353	8,02%	2,09%
M.7A.10.6	1.000.001-5.000.000	332,2	171	11,16%	1,01%
M.7A.10.7	> 5.000.000	434,0	39	14,58%	0,23%

M.7A.10.8  
M.7A.10.9  
M.7A.10.10  
M.7A.10.11  
M.7A.10.12  
M.7A.10.13  
M.7A.10.14  
M.7A.10.15  
M.7A.10.16  
M.7A.10.17  
M.7A.10.18  
M.7A.10.19  
M.7A.10.20  
M.7A.10.21  
M.7A.10.22  
M.7A.10.23  
M.7A.10.24  
M.7A.10.25  
M.7A.10.26

		Total	2.976,6	16866	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>		<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	68,28%				
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	664,1		5040	22,31%	29,88%
M.7A.11.3	>40 - <=50 %	314,5		1995	10,57%	11,83%
M.7A.11.4	>50 - <=60 %	363,4		2173	12,21%	12,88%
M.7A.11.5	>60 - <=70 %	380,4		2187	12,78%	12,97%
M.7A.11.6	>70 - <=80 %	458,9		1818	15,42%	10,78%
M.7A.11.7	>80 - <=90 %	323,1		1531	10,86%	9,08%
M.7A.11.8	>90 - <=100 %	202,5		923	6,80%	5,47%
M.7A.11.9	>100%	269,7		1199	9,06%	7,11%
M.7A.11.10	Total	2.976,6		16866	100%	100%
OM.7A.11.1	o/w >100 - <=110 %					
OM.7A.11.2	o/w >110 - <=120 %					
OM.7A.11.3	o/w >120 - <=130 %					
OM.7A.11.4	o/w >130 - <=140 %					
OM.7A.11.5	o/w >140 - <=150 %					
OM.7A.11.6	o/w >150 %					
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>		<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	55,09%				
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	817,4		7815	27,46%	46,34%
M.7A.12.3	>40 - <=50 %	440,8		2469	14,81%	14,64%
M.7A.12.4	>50 - <=60 %	495,3		2293	16,64%	13,60%
M.7A.12.5	>60 - <=70 %	500,6		1706	16,82%	10,12%
M.7A.12.6	>70 - <=80 %	352,0		1285	11,82%	7,62%
M.7A.12.7	>80 - <=90 %	232,1		757	7,80%	4,49%
M.7A.12.8	>90 - <=100 %	67,6		253	2,27%	1,50%
M.7A.12.9	>100%	70,7		288	2,38%	1,71%
M.7A.12.10	Total	2.976,6		16866	100%	100%
OM.7A.12.1	o/w >100 - <=110 %					
OM.7A.12.2	o/w >110 - <=120 %					
OM.7A.12.3	o/w >120 - <=130 %					
OM.7A.12.4	o/w >130 - <=140 %					
OM.7A.12.5	o/w >140 - <=150 %					
OM.7A.12.6	o/w >150 %					
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>				
M.7A.13.1	Owner occupied	98,28%				
M.7A.13.2	Second home/Holiday houses	0,00%				

M.7A.13.3	Buy-to-let/Non-owner occupied	1,72%
M.7A.13.4	Subsidised housing	0,00%
M.7A.13.5	Agricultural	0,00%
M.7A.13.6	Other	0,00%
OM.7A.13.1	<i>o/w Private rental</i>	
OM.7A.13.2	<i>o/w Multi-family housing</i>	
OM.7A.13.3	<i>o/w Buildings under construction</i>	
OM.7A.13.4	<i>o/w Buildings land</i>	
OM.7A.13.5	<i>o/w [If relevant, please specify]</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>	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	91,02%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	8,98%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0,0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		

M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1946 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 - 2010	[For completion]	[For completion]		
M.7A.17.10	2011 - 2015	[For completion]	[For completion]		
M.7A.17.11	2016 - 2020	[For completion]	[For completion]		
M.7A.17.12	2021 and onwards	[For completion]	[For completion]		
M.7A.17.13	no data	[For completion]	[For completion]		
M.7A.17.14	Total	0,0	0	0,0%	0,0%

OM.7A.17.1  
OM.7A.17.2  
OM.7A.17.3  
OM.7A.17.4  
OM.7A.17.5  
OM.7A.17.6  
OM.7A.17.7  
OM.7A.17.8  
OM.7A.17.9  
OM.7A.17.10  
OM.7A.17.11  
OM.7A.17.12  
OM.7A.17.13  
OM.7A.17.14

<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.7A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.7A.18.3	Bungalow	[For completion]	[For completion]		
M.7A.18.4	Terraced House	[For completion]	[For completion]		
M.7A.18.5	Multifamily House	[For completion]	[For completion]		
M.7A.18.6	Land Only	[For completion]	[For completion]		
M.7A.18.7	other	[For completion]	[For completion]		
M.7A.18.8	Total	0,0	0	0,0%	0,0%

OM.7A.18.1

<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.19.1	New Property	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	0,0	0	0,0%	0,0%

M.7A.19.6

<b>20. CO2 emission - by dwelling type - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>	<b>kg CO2/m2 (per year)</b>
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]
M.7A.20.7	other	[For completion]	[For completion]	[For completion]
M.7A.20.8	no data	[For completion]	[For completion]	[For completion]
M.7A.20.9	Total	0,0	0,0	
M.7A.20.10	Weighted Average			[For completion]

M.7A.20.11  
M.7A.20.12  
M.7A.20.13  
M.7A.20.14  
M.7A.20.15  
M.7A.20.16  
M.7A.20.17  
M.7A.20.18  
M.7A.20.19

M.7A.20.20  
M.7A.20.21  
M.7A.20.22  
M.7A.20.23  
M.7A.20.24  
M.7A.20.25  
M.7A.20.26  
M.7A.20.27  
M.7A.20.28  
M.7A.20.29  
M.7A.20.30  
M.7A.20.31  
M.7A.20.32  
M.7A.20.33  
M.7A.20.34  
M.7A.20.35  
M.7A.20.36  
M.7A.20.37  
M.7A.20.38  
M.7A.20.39  
M.7A.20.40  
M.7A.20.41  
M.7A.20.42  
M.7A.20.43  
M.7A.20.44  
M.7A.20.45  
M.7A.20.46  
M.7A.20.47  
M.7A.20.48

**7B Commercial Cover Pool**

<b>21. Loan Size Information</b>					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.21.1	Average loan size (000s)	1.168,5			
	By buckets (mn):				
M.7B.21.2	0-100.000	9,0	216	0,96%	27,07%
M.7B.21.3	100.001-300.000	36,3	205	3,89%	25,69%
M.7B.21.4	300.001-500.000	35,5	95	3,81%	11,90%
M.7B.21.5	500.001-1.000.000	70,5	98	7,56%	12,28%
M.7B.21.6	1.000.001-5.000.000	284,9	135	30,55%	16,92%
M.7B.21.7	> 5.000.000	496,3	49	53,23%	6,14%
M.7B.21.8	TBC at a country level	[For completion]	[For completion]		
M.7B.21.9	TBC at a country level	[For completion]	[For completion]		
M.7B.21.10	TBC at a country level	[For completion]	[For completion]		
M.7B.21.11	TBC at a country level	[For completion]	[For completion]		
M.7B.21.12	TBC at a country level	[For completion]	[For completion]		
M.7B.21.13	TBC at a country level	[For completion]	[For completion]		
M.7B.21.14	TBC at a country level	[For completion]	[For completion]		
M.7B.21.15	TBC at a country level	[For completion]	[For completion]		
M.7B.21.16	TBC at a country level	[For completion]	[For completion]		
M.7B.21.17	TBC at a country level	[For completion]	[For completion]		
M.7B.21.18	TBC at a country level	[For completion]	[For completion]		
M.7B.21.19	TBC at a country level	[For completion]	[For completion]		
M.7B.21.20	TBC at a country level	[For completion]	[For completion]		
M.7B.21.21	TBC at a country level	[For completion]	[For completion]		
M.7B.21.22	TBC at a country level	[For completion]	[For completion]		
M.7B.21.23	TBC at a country level	[For completion]	[For completion]		
M.7B.21.24	TBC at a country level	[For completion]	[For completion]		
M.7B.21.25	TBC at a country level	[For completion]	[For completion]		
M.7B.21.26	Total	932,4	798	100%	100%
<b>22. Loan to Value (LTV) Information - UNINDEXED</b>					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.22.1	Weighted Average LTV (%)	74,24%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	154,5	242	16,57%	30,33%
M.7B.22.3	>40 - <=50 %	63,1	100	6,77%	12,53%
M.7B.22.4	>50 - <=60 %	143,3	91	15,37%	11,40%

M.7B.22.5	>60 - <=70 %	165,8	91	17,78%	11,40%
M.7B.22.6	>70 - <=80 %	151,1	84	16,20%	10,53%
M.7B.22.7	>80 - <=90 %	88,8	53	9,52%	6,64%
M.7B.22.8	>90 - <=100 %	55,6	47	5,96%	5,89%
M.7B.22.9	>100%	110,2	90	11,82%	11,28%
M.7B.22.10	Total	932,4	798	100%	100%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	65,05%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	171,6	339	18,40%	42,48%
M.7B.23.3	>40 - <=50 %	97,5	105	10,46%	13,16%
M.7B.23.4	>50 - <=60 %	178,5	93	19,14%	11,65%
M.7B.23.5	>60 - <=70 %	168,7	87	18,09%	10,90%
M.7B.23.6	>70 - <=80 %	116,4	54	12,48%	6,77%
M.7B.23.7	>80 - <=90 %	99,1	50	10,63%	6,27%
M.7B.23.8	>90 - <=100 %	50,8	24	5,45%	3,01%
M.7B.23.9	>100%	49,9	46	5,35%	5,76%
M.7B.23.10	Total	932,4	798	100%	100%
OM.7B.23.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.23.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.23.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.23.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7B.23.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7B.23.6	o/w >150 %			0,00%	0,00%
OM.7B.23.7					
OM.7B.23.8					
OM.7B.23.9					

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	11,35%
M.7B.24.2	Office	24,67%
M.7B.24.3	Hotel/Tourism	12,76%
M.7B.24.4	Shopping malls	11,71%
M.7B.24.5	Industry	8,28%
M.7B.24.6	Agriculture	0,00%
M.7B.24.7	Other commercially used	10,47%
M.7B.24.8	Hospital	0,00%
M.7B.24.9	School	0,00%
M.7B.24.10	other RE with a social relevant purpose	0,00%
M.7B.24.11	Land	15,29%
M.7B.24.12	Property developers / Bulding under construction	0,00%
M.7B.24.13	Other	5,47%
OM.7B.24.1	o/w Cultural purposes	
OM.7B.24.2	o/w [If relevant, please specify]	
OM.7B.24.3	o/w [If relevant, please specify]	
OM.7B.24.4	o/w [If relevant, please specify]	
OM.7B.24.5	o/w [If relevant, please specify]	
OM.7B.24.6	o/w [If relevant, please specify]	
OM.7B.24.7	o/w [If relevant, please specify]	
OM.7B.24.8	o/w [If relevant, please specify]	
OM.7B.24.9	o/w [If relevant, please specify]	
OM.7B.24.10	o/w [If relevant, please specify]	
OM.7B.24.11	o/w [If relevant, please specify]	
OM.7B.24.12	o/w [If relevant, please specify]	
OM.7B.24.13	o/w [If relevant, please specify]	
OM.7B.24.14	o/w [If relevant, please specify]	

25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
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M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0	0	0	0
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					

<b>26. Average energy use intensity (kWh/m2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0	0	0	0
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					

<b>27. CRE Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of CRE</b>	<b>% Commercial Loans</b>	<b>% No. of CRE</b>
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0	0	0	0
OM.7B.27.1					
OM.7B.27.2					
OM.7B.27.3					
OM.7B.27.4					
OM.7B.27.5					
OM.7B.27.6					

OM.7B.27.7  
 OM.7B.27.8  
 OM.7B.27.9  
 OM.7B.27.10

<b>28. New Commercial Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of CRE</b>
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0	0	0	0
<b>29. CO2 emission related to CRE - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (LTV adjusted) (per year)</b>	<b>kg CO2/m2 (per year)</b>	
M.7B.29.1	Retail	[For completion]	[For completion]	[For completion]	
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]	
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]	
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]	
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]	
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]	
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]	
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]	
M.7B.29.9	School	[For completion]	[For completion]	[For completion]	
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]	
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]	
M.7B.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]	
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]	
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]	
M.7B.29.15	Total	0	0		
M.7B.29.16	Weighted Average			[For completion]	
M.7B.29.17					
M.7B.29.18					
M.7B.29.19					

# C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Austrian Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	[For completion]
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	[For completion]
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	[For completion]
HG.1.7	<b>Maturity Extention Triggers</b>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§22)</a>
		Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV.
	<b>LTVs: Definition</b>	Where Total LTV is Sum of all loans (including external and internal prior ranking balance, current balance, subordinated loans and additional balance) collateralized by the given property divided by the original valuation.
HG.1.8		
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>

HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Based on the level of market value, the properties are updated either by an AVM model or by a desktop valuation or by an on-site valuation.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real Hedging Strategy (please explain how you address interest rate and currency risk)</b>	[For completion]
HG.1.13	<b>Non-performing loans</b>	No hedges in the coverpool
HG.1.14	<b>Valuation Method</b>	[For completion]
HG.1.15	<i>NPV assumptions (when stated)</i>	<a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>
OHG.1.1		
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		

## 2. Glossary - ESG items (optional)

		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		

OHG.2.12

### 3. Reason for No Data

Value

HG.3.1	<b>Not applicable for the jurisdiction</b>	ND1
	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.3.2		
HG.3.3	<b>Not available at the present time</b>	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		

### 4. Glossary - Extra national and/or Issuer Items

Definition

HG.4.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

# D1. Bond List

ISIN	Transaction	Initial Date	Maturity Date	Face value	Currency	Coupon	Soft	Legacy Issue
QOXDBA051501	Mortgage Cover Pool	15.10.2012	15.04.2030	5.000.000,00	EUR	3,000%	HB	Y
QOXDBA051519	Mortgage Cover Pool	15.10.2012	15.04.2030	10.000.000,00	EUR	3,000%	HB	Y
QOXDBA051493	Mortgage Cover Pool	04.06.2013	04.06.2026	5.000.000,00	EUR	2,500%	HB	Y
AT000B112602	Mortgage Cover Pool	07.06.2013	07.06.2028	5.000.000,00	EUR	2,720%	HB	Y
QOXDBA051527	Mortgage Cover Pool	21.01.2014	21.01.2032	10.000.000,00	EUR	3,010%	HB	Y
AT000B126826	Mortgage Cover Pool	06.06.2018	06.06.2033	300.000.000,00	EUR	1,375%	SB	Y
AT0000A2CN04	Mortgage Cover Pool	28.01.2020	28.01.2030	250.000.000,00	EUR	0,125%	SB	Y
AT000B127071	Mortgage Cover Pool	11.09.2020	11.09.2030	27.500.000,00	EUR	0,010%	SB	Y
AT000B127089	Mortgage Cover Pool	07.10.2020	07.10.2041	20.000.000,00	EUR	0,230%	SB	Y
AT000B127139	Mortgage Cover Pool	26.02.2021	26.02.2026	500.000.000,00	EUR	3,458%	HB	Y
AT000B127170	Mortgage Cover Pool	10.06.2021	10.06.2026	280.000.000,00	EUR	2,714%	HB	Y
AT0000A2RZH2	Mortgage Cover Pool	02.07.2021	02.07.2031	250.000.000,00	EUR	0,125%	SB	Y
AT000B127204	Mortgage Cover Pool	26.04.2022	26.04.2034	15.000.000,00	EUR	1,770%	HB	Y
AT0000A2VLR3	Mortgage Cover Pool	03.05.2022	03.05.2029	250.000.000,00	EUR	1,500%	HB	Y
AT000B127220	Mortgage Cover Pool	10.06.2022	10.06.2037	15.000.000,00	EUR	2,190%	HB	Y
AT000B127261	Mortgage Cover Pool	02.12.2022	02.12.2030	15.000.000,00	EUR	3,090%	HB	N
AT000B127279	Mortgage Cover Pool	07.12.2022	07.12.2032	14.000.000,00	EUR	2,965%	HB	N
AT000B127287	Mortgage Cover Pool	14.12.2022	14.12.2027	15.000.000,00	EUR	2,770%	HB	N
AT000B127295	Mortgage Cover Pool	21.12.2022	30.05.2029	5.000.000,00	EUR	2,760%	HB	N
AT000B127311	Mortgage Cover Pool	29.12.2022	28.12.2035	5.000.000,00	EUR	2,934%	HB	N
AT000B127303	Mortgage Cover Pool	29.12.2022	29.12.2031	10.000.000,00	EUR	2,900%	HB	N
AT0000A32S78	Mortgage Cover Pool	23.02.2023	23.08.2030	275.000.000,00	EUR	3,250%	HB	N
AT000B127394	Mortgage Cover Pool	01.12.2023	01.12.2043	25.000.000,00	EUR	3,639%	HB	N
AT0000A39P66	Mortgage Cover Pool	19.01.2024	19.01.2032	250.000.000,00	EUR	3,125%	HB	N
AT000B127469	Mortgage Cover Pool	11.09.2024	11.09.2034	15.000.000,00	EUR	2,980%	HB	N

(1) Mat. - Maturity profile

HB - Hard bullet

Hard bullet covered bonds are repaid on the scheduled maturity date. Neither the documentation nor the legal framework contain provisions for a maturity extension. Failure to repay the final redemption amount of a hard bullet covered bond on the scheduled maturity date could trigger the default of the relevant covered bonds and, possibly, the liquidation of the cover pool depending on the respective national insolvency rules.

SB - Soft bullet

Soft bullet covered bonds have a scheduled maturity date and an extended maturity date. If objective, predefined and transparent criteria have been met, the maturity of a soft bullet covered bond can, and in some cases will automatically, be prolonged up to the extended maturity date. During the extension period, the covered bond may be redeemed using cover pool proceeds. Failure to repay a covered bond on the extended maturity date triggers the default of the relevant extended covered bonds (unless multiple extensions are allowed).

CPT - Conditional pass-through

Conditional pass-through (CPT) covered bonds have a scheduled maturity date and an extension mechanism. By itself, the failure to repay the CPT covered bond on the scheduled maturity date does not lead to an acceleration of this covered bond but to an extension of the maturity date of this and potentially other relevant covered bonds. The extension requires that objective, predefined and transparent criteria are met. In such circumstances the maturity of a CPT covered bond can be prolonged to the extended maturity date, which is typically linked to the maximum legal maturity of the underlying assets. During the extension period, cash-flows received or generated from the cover assets will be distributed to the covered bonds investors. Regular attempts are in general made to sell the cover pool assets to redeem the covered bonds. Such sales are subject to predefined criteria intended to protect the interests of all investors under the same programme. In certain jurisdictions and programmes, CPT covered bonds may feature an initial soft bullet extension

## E. Harmonised Transparency Template - Optional ECB - ECAIs 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)	<i>Example Bank</i>	<i>Example Bank</i>	
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	<i>where applicable - paying agent</i>	[For completion]	[For completion]	
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	<i>Example Bank</i>	<i>Example Guarantor</i>	<i>Example Bank(LEI)</i>	<i>FX</i>
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)	47,12				
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	0,09%	1,05%	0,00%	0,00%	0,32%
E.3.2.2	30-<60 days	0,11%	0,96%	0,00%	0,00%	0,31%
E.3.2.3	60-<90 days	0,03%	0,16%	0,00%	0,00%	0,06%
E.3.2.4	90-<180 days	0,02%	0,06%	0,00%	0,00%	0,03%
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						

Reason for No Data in Worksheet E.	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4

\* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#/search>

\*\* Weighted Average Maturity = Remaining Term to Maturity

## Disclaimer - Important notices

(i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any contract by, any representation or warranty.

(ii) The Pfandbriefforum has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Pfandbriefforum as to or in relation to the accuracy or completeness or otherwise of such Product Information."

(iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this Site in violation of laws in your jurisdiction.

## TERMS OF USE

This website [www.pfandbriefforum.at](http://www.pfandbriefforum.at) (the "Site") is owned and operated by the Pfandbriefforum (the Pfandbriefforum together with its members, "we" or "us") a association registered in Austria.

The Site is intended for use as a directory of information relating to certain covered bond products ("Products") (the "Product Information") by an issuer of ("Issuer"), or potential investor in ("Investor"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "User" or "you"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered bond product. This Site or any label made available through it does not constitute, nor contain, any form of credit rating, any offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

These terms and conditions together with the documents referred to in them set out the terms of use ("T&Cs") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in Section C apply to all Users.

Our Acceptable Use Policy and Privacy Policy are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking 'Accept' you indicate that you accept these T&Cs and that you agree to abide by them.

If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

## SECTION A. INVESTOR T&Cs

### 1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Pfandbriefforum are intended to increase transparency, improve investor access to information, and improve liquidity in Austrian covered bonds, but they are not a substitute in any way for each User's independent investment and credit evaluation.

The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon which reliance should be placed.

Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information contained on the Site should be construed as legal, tax, investment, or accounting advice.

Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE PRODUCT INFORMATION ON THIS SITE. Inclusion of Product Information in the directory on the Site does not constitute a warranty or representation by us that the Product is a covered bond product or complies with any particular criteria or regulations.

We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Pfandbriefforum by any visitor to the Site, or by anyone who may be informed of any of its contents.

From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

### 2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

### **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product Information and/or the Issuer's use of, and statements regarding.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

### **2. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining Pfandbriefforum, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

### **3. LINKING TO OUR SITE**

You may link to our home page ([www.pfandbriefforum.at](http://www.pfandbriefforum.at)), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

### **4. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

## **SECTION C. GENERAL T&Cs**

### **1. SITE ACCESS**

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our Acceptable Use Policy. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our Acceptable Use Policy that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

## **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Austria and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

## **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

## **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

## **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

## **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

## **7. JURISDICTION AND APPLICABLE LAW**

The courts of Vienna, Austria shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Austria.

## **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

## **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Pfandbriefforum ("we" or "us") on which you may use the website [www.pfandbriefforum.at](http://www.pfandbriefforum.at) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

## **1. PROHIBITED USES**

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

## **2. CONTENT STANDARDS**

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Austria and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

## **3. SUSPENSION AND TERMINATION**

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

## **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

## **5. CHANGES TO THE POLICY**

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

## **SECTION E. CBFL PRIVACY POLICY**

The Pfandbriefforum ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

### **1. INFORMATION COLLECTION AND PROCESSING**

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.pfandbriefforum.at) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Austrian DPL

### **2. INFORMATION USE**

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

### **3. TRANSFER AND STORAGE OF PERSONAL INFORMATION**

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
- in the case of any legitimate interest; and
- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).

· By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.

· Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

### **5. YOUR RIGHTS**

The Austrian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .