

# Austrian Transparency Template

## Raiffeisenverband Salzburg eGen

Reporting Date: 01.07.2021

Cut-off Date: 30.06.2021

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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	Raiffeisenverband Salzburg eGen			
G.1.1.3	Link to Issuer's Website	www.rvs.at			
G.1.1.4	Cut-off date	30.06.2021			
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	ND3			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1.444,2			
G.3.1.2	Outstanding Covered Bonds	1.074,5			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,00	34,4	ND1	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1.444,2		100,00%	
G.3.3.5	Other			0,00%	
G.3.3.6	Total	1.444,2		100,00%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	11,6	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	3,9	ND1	0,27%	
G.3.4.3	1 - 2 Y	4,8	ND1	0,33%	
G.3.4.4	2 - 3 Y	9,8	ND1	0,68%	
G.3.4.5	3 - 4 Y	11,7	ND1	0,81%	
G.3.4.6	4 - 5 Y	14,9	ND1	1,03%	
G.3.4.7	5 - 10 Y	135,4	ND1	9,37%	
G.3.4.8	10+ Y	1.263,7	ND1	87,50%	
G.3.4.9	Total	1.444,2	0	100,00%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6,9	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	4,0	ND1	0,37%	
G.3.5.4	1 - 2 Y	0,0	ND1	0,00%	
G.3.5.5	2 - 3 Y	250,0	ND1	23,27%	
G.3.5.6	3 - 4 Y	100,0	ND1	9,31%	
G.3.5.7	4 - 5 Y	100,0	ND1	9,31%	
G.3.5.8	5 - 10 Y	532,5	ND1	49,56%	
G.3.5.9	10+ Y	88,0	ND1	8,19%	
G.3.5.10	Total	1.074,5	0,0	100,00%	0%



6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1444,2	1.444,2	100,00%	100,0%
G.3.6.15	Other	0,0	0,0	0,00%	0,0%
G.3.6.16	Total	1444,2	1.444,2	100,00%	100,0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1.074,5	1.074,5	100,00%	100,00%
G.3.7.15	Other	0,0	0,0	0,00%	0,00%
G.3.7.16	Total	1.074,5	1.074,5	100,00%	100%
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	124,5	124,5	11,59%	11,59%
G.3.8.2	Floating coupon	950,0	950,0	88,41%	88,41%
G.3.8.3	Other	0,0	0,0	0,00%	0,00%
G.3.8.4	Total	1.074,5	1.074,5	100,00%	100,00%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0,0			
G.3.9.5	Other	0,0			
G.3.9.6	Total	0,0	0,00%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	0,0			
G.3.10.15	Total EU	0,0			
G.3.10.16	Total	0,0	0,00%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	0,0	0,00%	0,00%	
G.3.11.2	Central bank eligible assets	0,0	0,00%	0,00%	
G.3.11.3	Other	0,0	0,00%	0,00%	
G.3.11.4	Total	0,0	0,00%	0,00%	
12. Bond List					
G.3.12.1	Bond list				
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND3			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND3			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND3			

#### 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:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Austrian Glossary" for hedging strategy)	<a href="#">17 for Austrian Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0,0
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#### 6. Other relevant information

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

OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.10	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool)	0,00%



## 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>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	1.055,1	73,05%
M.7.1.2	Commercial	389,1	26,95%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	1.444,2	100,00%
<b>2. General Information</b>			
M.7.2.1	Number of mortgage loans	6.919	8.052
		Residential Loans	Commercial Loans
		1.133	
<b>3. Concentration Risks</b>			
M.7.3.1	10 largest exposures	1,4	3,3
		% Residential Loans	% Commercial Loans
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	73,1	100,0
M.7.4.2	Austria	73,1	100,0
<b>5. Breakdown by domestic regions</b>			
M.7.5.1	Salzburg	62,6	85,0
M.7.5.2	Oberösterreich	4,6	5,0
M.7.5.3	Wien	2,6	2,6
M.7.5.4	Kärnten	0,9	2,5
M.7.5.5	Niederösterreich	0,8	1,9
M.7.5.6	Steiermark	0,9	1,6
M.7.5.7	Tirol	0,5	1,1
M.7.5.8	Vorarlberg	0,1	0,1
M.7.5.9	Burgenland	0,1	0,1
<b>6. Breakdown by Interest Rate</b>			
M.7.6.1	Fixed rate	15,8	21,2
M.7.6.2	Floating rate	57,3	78,8
M.7.6.3	Other	0,0	0,0
<b>7. Breakdown by Repayment Type</b>			
M.7.7.1	Bullet / interest only	2,9	3,7
M.7.7.2	Amortising	70,2	96,3
M.7.7.3	Other	0,0	0,0
<b>8. Loan Seasoning</b>			
M.7.8.1	Up to 12months	8,7	10,9
M.7.8.2	12 - 24 months	12,3	16,0
M.7.8.3	24 - 36 months	10,1	13,6
M.7.8.4	36 - 60 months	18,8	25,1
M.7.8.5	60 months	23,2	34,5
<b>9. Non-Performing Loans (NPLs)</b>			
M.7.9.1	% NPLs	0,0	0,0



<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)	152,5			
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	182,7	2.764	17,31%	39,95%
M.7A.10.3	>100,000 - <=300,000	618,0	3.621	58,57%	52,33%
M.7A.10.4	>300,000 - <=500,000	147,9	397	14,02%	5,74%
M.7A.10.5	>500,000 - <=1,000,000	79,5	121	7,54%	1,75%
M.7A.10.6	>1,000,000 - <=5,000,000	27,0	16	2,56%	0,23%
M.7A.10.7	>5,000,000	0,0	0	0,00%	0,00%
M.7A.10.26	Total	1.055,1	6.919	100,00%	100,00%
<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 (%)	56,59%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	276,0	2.441	26,16%	35,28%
M.7A.11.3	>40 - <=50 %	160,5	1.040	15,21%	15,03%
M.7A.11.4	>50 - <=60 %	172,2	935	16,32%	13,51%
M.7A.11.5	>60 - <=70 %	153,7	839	14,57%	12,13%
M.7A.11.6	>70 - <=80 %	122,7	682	11,63%	9,86%
M.7A.11.7	>80 - <=90 %	75,4	415	7,15%	6,00%
M.7A.11.8	>90 - <=100 %	51,9	284	4,92%	4,10%
M.7A.11.9	>100%	42,8	283	4,06%	4,09%
M.7A.11.10	Total	1.055,1	6.919	100,00%	100,00%
<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 (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0,0	0,0	0,00%	0,00%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	82,4			
M.7A.13.2	Second home/Holiday houses	0,0			
M.7A.13.3	Buy-to-let/Non-owner occupied	14,5			
M.7A.13.4	Agricultural	0,0			
M.7A.13.5	Other	3,1			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	86,9			
M.7A.14.2	Guaranteed	0,0			
M.7A.14.3	Other	13,1			



<b>7B Commercial Cover Pool</b>					
	<b>15. Loan Size Information</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	343,5			
	By buckets (mn):				
M.7B.15.2	>0 - <=100,000	16,8	257	4,31%	22,68%
M.7B.15.3	>100,000 - <=300,000	92,3	489	23,73%	43,16%
M.7B.15.4	>300,000 - <=500,000	78,0	199	20,05%	17,56%
M.7B.15.5	>500,000 - <=1,000,000	89,6	130	23,02%	11,47%
M.7B.15.6	>1,000,000 - <=5,000,000	89,0	55	22,88%	4,85%
M.7B.15.7	>5,000,000	23,4	3	6,01%	0,26%
M.7B.15.26	Total	389,1	1.133	100,00%	100,00%
	<b>16. Loan to Value (LTV) Information - UNINDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	52,41%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	139,0	606	35,71%	53,51%
M.7B.16.3	>40 - <=50 %	39,6	116	10,17%	10,21%
M.7B.16.4	>50 - <=60 %	60,1	112	15,43%	9,90%
M.7B.16.5	>60 - <=70 %	63,3	107	16,26%	9,45%
M.7B.16.6	>70 - <=80 %	33,6	77	8,63%	6,80%
M.7B.16.7	>80 - <=90 %	24,0	44	6,18%	3,86%
M.7B.16.8	>90 - <=100 %	17,4	35	4,48%	3,10%
M.7B.16.9	>100%	12,2	36	3,13%	3,18%
M.7B.16.10	Total	389,1	1.133	100,00%	100,00%
	<b>17. Loan to Value (LTV) Information - INDEXED</b>	<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND1	ND1		
M.7B.17.3	>40 - <=50 %	ND1	ND1		
M.7B.17.4	>50 - <=60 %	ND1	ND1		
M.7B.17.5	>60 - <=70 %	ND1	ND1		
M.7B.17.6	>70 - <=80 %	ND1	ND1		
M.7B.17.7	>80 - <=90 %	ND1	ND1		
M.7B.17.8	>90 - <=100 %	ND1	ND1		
M.7B.17.9	>100%	ND1	ND1		
M.7B.17.10	Total	0,0	0,0	0,00%	0,00%
	<b>18. Breakdown by Type</b>	<b>% Commercial loans</b>			
M.7B.18.1	Retail	6,0			
M.7B.18.2	Office	3,6			
M.7B.18.3	Hotel/Tourism	37,5			
M.7B.18.4	Shopping malls	0,0			
M.7B.18.5	Industry	5,5			
M.7B.18.6	Agriculture	23,2			
M.7B.18.7	Other commercially used	1,3			
M.7B.18.8	Land	0,0			
M.7B.18.9	Property developers / Building under construction	0,0			
M.7B.18.10	Other	22,9			



## C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Austrian Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	
HG.1.2	OC Calculation: Legal minimum	
HG.1.3	OC Calculation: Committed	
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	
HG.1.7	LTVs: Definition	
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]