

Austrian Transparency Template

Version 2022/11/09

Raiffeisen-Landesbank Steiermark AG Mortgage Sector Programme (PfandBG 2022)

Reporting Date: 31/03/2024

Cut-off Date: 31/03/2024

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3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
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6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Raiffeisen-Landesbank Steiermark AG			
G.1.1.3	Link to Issuer's Website	https://www.rlbstmk.at/investor-relations			
G.1.1.4	Cut-off date	31/03/2024			
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	7892			
G.3.1.2	Outstanding Covered Bonds	5201			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND2			
OG.3.1.3	Coverage Requirements (\$9 PfandBG AT)	5306			
OG.3.1.4	Coverage Requirements NPV (\$9 PfandBG AT)	ND2			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,00%	49,75%	ND2	ND1
OG.3.2.1	(Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	2,02%	49,73%	ND2	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					

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3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	7875			99,78%
G.3.3.2	Public Sector	0			0,00%
G.3.3.3	Shipping	0			0,00%
G.3.3.4	Substitute Assets	17			0,22%
G.3.3.5	Other	0			0,00%
G.3.3.6	Total	7892			100,00%
OG.3.3.1			o/w [If relevant, please specify]		0,00%
OG.3.3.2			o/w [If relevant, please specify]		0,00%
OG.3.3.3			o/w [If relevant, please specify]		0,00%
OG.3.3.4			o/w [If relevant, please specify]		0,00%
OG.3.3.5			o/w [If relevant, please specify]		0,00%
OG.3.3.6			o/w [If relevant, please specify]		0,00%
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	11,7	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	433	ND1	5,49%	
G.3.4.3	1 - 2 Y	338	ND1	4,29%	
G.3.4.4	2 - 3 Y	371	ND1	4,70%	
G.3.4.5	3 - 4 Y	378	ND1	4,78%	
G.3.4.6	4 - 5 Y	340	ND1	4,30%	
G.3.4.7	5 - 10 Y	1896	ND1	24,02%	
G.3.4.8	10+ Y	4137	ND1	52,42%	
G.3.4.9	Total	7892	0	100,00%	0,00%
OG.3.4.1			o/w 0-1 day	0,00%	
OG.3.4.2			o/w 0-0.5y	0,00%	
OG.3.4.3			o/w 0.5-1 y	0,00%	
OG.3.4.4			o/w 1-1.5y	0,00%	
OG.3.4.5			o/w 1.5-2 y	0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					

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5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6,0	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	250	ND1	4,81%	
G.3.5.4	1 - 2 Y	283	ND1	5,44%	
G.3.5.5	2 - 3 Y	1750	ND1	33,65%	
G.3.5.6	3 - 4 Y	533	ND1	10,24%	
G.3.5.7	4 - 5 Y	572	ND1	11,00%	
G.3.5.8	5 - 10 Y	1050	ND1	20,19%	
G.3.5.9	10+ Y	763	ND1	14,67%	
G.3.5.10	Total	5201	0	100,00%	0,00%
OG.3.5.1	o/w 0-1 day			0,00%	
OG.3.5.2	o/w 0-0.5y			0,00%	
OG.3.5.3	o/w 0.5-1 y			0,00%	
OG.3.5.4	o/w 1-1.5y			0,00%	
OG.3.5.5	o/w 1.5-2 y			0,00%	
OG.3.5.6					
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	7862	ND2	99,62%	
G.3.6.2	AUD	0	ND2	0,00%	
G.3.6.3	BRL	0	ND2	0,00%	
G.3.6.4	CAD	0	ND2	0,00%	
G.3.6.5	CHF	30	ND2	0,38%	
G.3.6.6	CZK	0	ND2	0,00%	
G.3.6.7	DKK	0	ND2	0,00%	
G.3.6.8	GBP	0	ND2	0,00%	
G.3.6.9	HKD	0	ND2	0,00%	
G.3.6.10	ISK	0	ND2	0,00%	
G.3.6.11	JPY	0	ND2	0,00%	
G.3.6.12	KRW	0	ND2	0,00%	
G.3.6.13	NOK	0	ND2	0,00%	
G.3.6.14	PLN	0	ND2	0,00%	
G.3.6.15	SEK	0	ND2	0,00%	
G.3.6.16	SGD	0	ND2	0,00%	
G.3.6.17	USD	0	ND2	0,00%	
G.3.6.18	Other	0	ND2	0,00%	
G.3.6.19	Total	7892	0	100,00%	0,00%
OG.3.6.1	o/w [If relevant, please specify]			0,00%	
OG.3.6.2	o/w [If relevant, please specify]			0,00%	
OG.3.6.3	o/w [If relevant, please specify]			0,00%	
OG.3.6.4	o/w [If relevant, please specify]			0,00%	
OG.3.6.5	o/w [If relevant, please specify]			0,00%	
OG.3.6.6	o/w [If relevant, please specify]			0,00%	

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7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	5201	ND2	100,00%	
G.3.7.2	AUD	0	ND2	0,00%	
G.3.7.3	BRL	0	ND2	0,00%	
G.3.7.4	CAD	0	ND2	0,00%	
G.3.7.5	CHF	0	ND2	0,00%	
G.3.7.6	CZK	0	ND2	0,00%	
G.3.7.7	DKK	0	ND2	0,00%	
G.3.7.8	GBP	0	ND2	0,00%	
G.3.7.9	HKD	0	ND2	0,00%	
G.3.7.10	ISK	0	ND2	0,00%	
G.3.7.11	JPY	0	ND2	0,00%	
G.3.7.12	KRW	0	ND2	0,00%	
G.3.7.13	NOK	0	ND2	0,00%	
G.3.7.14	PLN	0	ND2	0,00%	
G.3.7.15	SEK	0	ND2	0,00%	
G.3.7.16	SGD	0	ND2	0,00%	
G.3.7.17	USD	0	ND2	0,00%	
G.3.7.18	Other	0	ND2	0,00%	
G.3.7.19	Total	5201	0	100,00%	0,00%
OG.3.7.1	o/w [If relevant, please specify]			0,00%	
OG.3.7.2	o/w [If relevant, please specify]			0,00%	
OG.3.7.3	o/w [If relevant, please specify]			0,00%	
OG.3.7.4	o/w [If relevant, please specify]			0,00%	
OG.3.7.5	o/w [If relevant, please specify]			0,00%	
OG.3.7.6	o/w [If relevant, please specify]			0,00%	
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	2866	ND2	55,10%	
G.3.8.2	Floating coupon	2335	ND2	44,90%	
G.3.8.3	Other	0	ND2	0,00%	
G.3.8.4	Total	5201	0	100,00%	0,00%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

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9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0	0,00%
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	17	100,00%
G.3.9.3	Exposures to central banks	0	0,00%
G.3.9.4	Exposures to credit institutions	0	0,00%
G.3.9.5	Other	0	0,00%
G.3.9.6	Total	17	100,00%
OG.3.9.1	o/w EU gvts or quasi gvts		0,00%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (COS1) gvts or quasi gvts		0,00%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (COS2) gvts or quasi gvts		0,00%
OG.3.9.4	o/w EU central banks		0,00%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (COS1) central banks		0,00%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (COS2) central banks		0,00%
OG.3.9.7	o/w COS1 credit institutions		0,00%
OG.3.9.8	o/w COS2 credit institutions		0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			0,00%
OG.3.9.12			
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	17	100,00%
G.3.10.2	Eurozone	0	0,00%
G.3.10.3	Rest of European Union (EU)	0	0,00%
G.3.10.4	European Economic Area (not member of EU)	0	0,00%
G.3.10.5	Switzerland	0	0,00%
G.3.10.6	Australia	0	0,00%
G.3.10.7	Brazil	0	0,00%
G.3.10.8	Canada	0	0,00%
G.3.10.9	Japan	0	0,00%
G.3.10.10	Korea	0	0,00%
G.3.10.11	New Zealand	0	0,00%
G.3.10.12	Singapore	0	0,00%
G.3.10.13	US	0	0,00%
G.3.10.14	Other	0	0,00%
G.3.10.15	Total EU	17	100,00%
G.3.10.16	Total	17	100,00%
OG.3.10.1	o/w [If relevant, please specify]		0,00%
OG.3.10.2	o/w [If relevant, please specify]		0,00%
OG.3.10.3	o/w [If relevant, please specify]		0,00%
OG.3.10.4	o/w [If relevant, please specify]		0,00%
OG.3.10.5	o/w [If relevant, please specify]		0,00%
OG.3.10.6	o/w [If relevant, please specify]		0,00%
OG.3.10.7	o/w [If relevant, please specify]		0,00%

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11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,00%	0,00%
G.3.11.2	Central bank eligible assets	17	0,22%	0,33%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	17	0,22%	0,33%
OG.3.11.1	o/w Liquidity Buffer Assets	17	0,22%	0,33%
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	see "D1. Bond List"		
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)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				

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14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
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		
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OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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4. References to Covered Bond Directive (CBD) 14(2)

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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that

whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 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.

	Row	Row	Row
G.4.1.1 (a) Value of the cover pool total assets:	38		
G.4.1.2 (a) Value of outstanding covered bonds:	39		
G.4.1.3 (b) List of ISIN of issued covered bonds:	BondList		
G.4.1.4 (c) Geographical distribution:	43 Mortgage Assets	48 Public Sector Assets	
G.4.1.5 (c) Type of cover assets:	52		
G.4.1.6 (c) Loan size:	186 Residential Mortgage Assets	424 Commercial Mortgage Assets	18 Public Sector Assets
G.4.1.7 (c) Valuation Method:	20 Glossary		
G.4.1.8 (d) Market Risk:			
G.4.1.9 (d) o/w Interest rate risk - cover pool:	149 Mortgage Assets	129 Public Sector Assets	
G.4.1.10 (d) o/w Currency risk - cover pool:	111		
G.4.1.11 (d) o/w Interest rate risk - covered bond:	163		
G.4.1.12 (d) o/w Currency risk - covered bond:	137		
G.4.1.13 (d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer & extendable maturity		
G.4.1.14 (d) o/w Credit Risk:	215 Residential Mortgage Assets	441 Commercial Mortgage Assets	147 Public Sector Assets
G.4.1.15 (d) Hedging Strategy	18 Glossary		
G.4.1.16 (e) Maturity Structure - cover assets:	65		
G.4.1.17 (e) Maturity Structure - covered bond:	88		
G.4.1.18 (e) Overview maturity extension triggers:	12 Glossary		
G.4.1.19 (f) Levels of OC:	44		
G.4.1.20 (g) Percentage of loans in default:	179 Mortgage Assets	166 Public Sector Assets	
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
G.5.1.2	Exposure to credit institute credit quality step 2	0
G.5.1.3	Exposure to credit institute credit quality step 3	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

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6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	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)	0
OG.6.1.11	Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)	0
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Austrian Transparency Template - Mortgage Assets

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7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
1. Property Type Information				
				% Total Mortgages
M.7.1.1	Residential	5867		74,50%
M.7.1.2	Commercial	2008		25,50%
M.7.1.3	Other	0		0,00%
M.7.1.4	Total	7875		100,00%
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets			0,00%
OM.7.1.2	o/w Forest & Agriculture			0,00%
OM.7.1.3	o/w [If relevant, please specify]			0,00%
OM.7.1.4	o/w [If relevant, please specify]			0,00%
OM.7.1.5	o/w [If relevant, please specify]			0,00%
OM.7.1.6	o/w [If relevant, please specify]			0,00%
OM.7.1.7	o/w [If relevant, please specify]			0,00%
OM.7.1.8	o/w [If relevant, please specify]			0,00%
OM.7.1.9	o/w [If relevant, please specify]			0,00%
OM.7.1.10	o/w [If relevant, please specify]			0,00%
OM.7.1.11	o/w [If relevant, please specify]			0,00%
2. General Information				
		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	35447	6108	41555
OM.7.2.1	Number of borrowers	ND2	ND2	34332
OM.7.2.2	Number of real estates	ND2	ND2	38783
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks				
		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	6,61	12,77	5,58
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				



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[7.A Residential Cover Pool](#)
[7.B Commercial Cover Pool](#)

4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,00	100,00	100,00
M.7.4.2	Austria	95,94	91,96	94,92
M.7.4.3	Belgium	0,00	0,00	0,00
M.7.4.4	Bulgaria	0,00	0,00	0,00
M.7.4.5	Croatia	0,00	0,00	0,00
M.7.4.6	Cyprus	0,00	0,00	0,00
M.7.4.7	Czechia	0,00	0,00	0,00
M.7.4.8	Denmark	0,00	0,00	0,00
M.7.4.9	Estonia	0,00	0,00	0,00
M.7.4.10	Finland	0,00	0,00	0,00
M.7.4.11	France	0,00	0,00	0,00
M.7.4.12	Germany	4,06	8,04	5,08
M.7.4.13	Greece	0,00	0,00	0,00
M.7.4.14	Netherlands	0,00	0,00	0,00
M.7.4.15	Hungary	0,00	0,00	0,00
M.7.4.16	Ireland	0,00	0,00	0,00
M.7.4.17	Italy	0,00	0,00	0,00
M.7.4.18	Latvia	0,00	0,00	0,00
M.7.4.19	Lithuania	0,00	0,00	0,00
M.7.4.20	Luxembourg	0,00	0,00	0,00
M.7.4.21	Malta	0,00	0,00	0,00
M.7.4.22	Poland	0,00	0,00	0,00
M.7.4.23	Portugal	0,00	0,00	0,00
M.7.4.24	Romania	0,00	0,00	0,00
M.7.4.25	Slovakia	0,00	0,00	0,00
M.7.4.26	Slovenia	0,00	0,00	0,00
M.7.4.27	Spain	0,00	0,00	0,00
M.7.4.28	Sweden	0,00	0,00	0,00
M.7.4.29	European Economic Area (not member of EU)	0,00	0,00	0,00
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		o/w [If relevant, please specify]		
OM.7.4.2		o/w [If relevant, please specify]		
OM.7.4.3		o/w [If relevant, please specify]		
OM.7.4.4		o/w [If relevant, please specify]		
OM.7.4.5		o/w [If relevant, please specify]		
OM.7.4.6		o/w [If relevant, please specify]		
OM.7.4.7		o/w [If relevant, please specify]		
OM.7.4.8		o/w [If relevant, please specify]		
OM.7.4.9		o/w [If relevant, please specify]		
OM.7.4.10		o/w [If relevant, please specify]		

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7.A Residential Cover Pool
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5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Austria	100,00	100,00	100,00
M.7.5.2	Styria	68,77	75,81	70,51
M.7.5.3	Vienna	15,69	11,98	14,78
M.7.5.4	Carinthia	7,13	5,37	6,69
M.7.5.5	Lower Austria	3,45	2,45	3,21
M.7.5.6	Burgenland	2,47	2,12	2,39
M.7.5.7	Upper Austria	0,58	1,98	0,93
M.7.5.8	Salzburg	1,12	0,23	0,90
M.7.5.9	Tyrol	0,72	0,06	0,55
M.7.5.10	Vorarlberg	0,06	0,00	0,05
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
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				

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6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	46,59	36,12	43,92
M.7.6.2	Floating rate	53,41	63,88	56,08
M.7.6.3	Other	0,00	0,00	0,00
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	7,47	8,26	7,67
M.7.7.2	Amortising	92,53	91,74	92,33
M.7.7.3	Other	0,00	0,00	0,00
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4,15	5,36	4,46
M.7.8.2	• 12 - • 24 months	11,80	13,24	12,17
M.7.8.3	• 24 - • 36 months	18,37	12,64	16,91
M.7.8.4	• 36 - • 60 months	26,98	25,46	26,59
M.7.8.5	• 60 months	38,69	43,30	39,86
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	0,00	0,00	0,00
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,00	0,00	0,00
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				

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7.A Residential Cover Pool					
	10. Loan Size Information	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	165,51358	35447		
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	974	18312	16,60%	51,66%
M.7A.10.3	>100,000 - <=300,000	2421	14588	41,27%	41,16%
M.7A.10.4	>300,000 - <=500,000	511	1356	8,72%	3,83%
M.7A.10.5	>500,000 - <=1,000,000	451	645	7,68%	1,82%
M.7A.10.6	>1,000,000 - <=5,000,000	891	477	15,18%	1,34%
M.7A.10.7	>5,000,000	619	69	10,54%	0,19%
M.7A.10.8				0,00%	0,00%
M.7A.10.9				0,00%	0,00%
M.7A.10.10				0,00%	0,00%
M.7A.10.11				0,00%	0,00%
M.7A.10.12				0,00%	0,00%
M.7A.10.13				0,00%	0,00%
M.7A.10.14				0,00%	0,00%
M.7A.10.15				0,00%	0,00%
M.7A.10.16				0,00%	0,00%
M.7A.10.17				0,00%	0,00%
M.7A.10.18				0,00%	0,00%
M.7A.10.19				0,00%	0,00%
M.7A.10.20				0,00%	0,00%
M.7A.10.21				0,00%	0,00%
M.7A.10.22				0,00%	0,00%
M.7A.10.23				0,00%	0,00%
M.7A.10.24				0,00%	0,00%
M.7A.10.25				0,00%	0,00%
M.7A.10.26	Total	5867	35447	100,00%	100,00%
11. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1		ND2	ND2		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND2	ND2		
M.7A.11.3	>40 - <=50 %	ND2	ND2		
M.7A.11.4	>50 - <=60 %	ND2	ND2		
M.7A.11.5	>60 - <=70 %	ND2	ND2		
M.7A.11.6	>70 - <=80 %	ND2	ND2		
M.7A.11.7	>80 - <=90 %	ND2	ND2		
M.7A.11.8	>90 - <=100 %	ND2	ND2		
M.7A.11.9	>100%	ND2	ND2		
M.7A.11.10	Total	0	0	0,00%	0,00%
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					

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12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	58,17%	35447		
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	1462	14490	24,92%	40,88%
M.7A.12.3	>40 - <=50 %	749	4241	12,77%	11,96%
M.7A.12.4	>50 - <=60 %	991	4110	16,89%	11,59%
M.7A.12.5	>60 - <=70 %	849	3831	14,47%	10,81%
M.7A.12.6	>70 - <=80 %	788	3236	13,43%	9,13%
M.7A.12.7	>80 - <=90 %	503	2402	8,57%	6,77%
M.7A.12.8	>90 - <=100 %	274	1500	4,67%	4,23%
M.7A.12.9	>100%	251	1639	4,27%	4,62%
M.7A.12.10	Total	5867	35447	100,00%	100,00%
OM.7A.12.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7A.12.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7A.12.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7A.12.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7A.12.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7A.12.6	o/w >150 %			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	85,15			
M.7A.13.2	Second home/Holiday houses	0,00			
M.7A.13.3	Buy-to-let/Non-owner occupied	14,85			
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	o/w Private rental				
OM.7A.13.2	o/w Multi-family housing				
OM.7A.13.3	o/w Buildings under construction				
OM.7A.13.4	o/w Buildings land				
OM.7A.13.5	o/w [If relevant, please specify]				
OM.7A.13.6	o/w [If relevant, please specify]				
OM.7A.13.7	o/w [If relevant, please specify]				
OM.7A.13.8	o/w [If relevant, please specify]				
OM.7A.13.9	o/w [If relevant, please specify]				
OM.7A.13.10	o/w [If relevant, please specify]				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	ND2			
M.7A.14.2	Guaranteed	ND2			
M.7A.14.3	Other	ND2			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

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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				
M.7A.15.2	TBC at a country level				
M.7A.15.3	TBC at a country level				
M.7A.15.4	TBC at a country level				
M.7A.15.5	TBC at a country level				
M.7A.15.6	TBC at a country level				
M.7A.15.7	TBC at a country level				
M.7A.15.8	TBC at a country level				
M.7A.15.9	TBC at a country level				
M.7A.15.10	TBC at a country level				
M.7A.15.11	TBC at a country level				
M.7A.15.12	TBC at a country level				
M.7A.15.13	TBC at a country level				
M.7A.15.14	TBC at a country level				
M.7A.15.15	TBC at a country level				
M.7A.15.16	TBC at a country level				
M.7A.15.17	TBC at a country level				
M.7A.15.18	no data				
M.7A.15.19	Total	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				
M.7A.16.2	TBC at a country level				
M.7A.16.3	TBC at a country level				
M.7A.16.4	TBC at a country level				
M.7A.16.5	TBC at a country level				
M.7A.16.6	TBC at a country level				
M.7A.16.7	TBC at a country level				
M.7A.16.8	TBC at a country level				
M.7A.16.9	TBC at a country level				
M.7A.16.10	TBC at a country level				
M.7A.16.11	TBC at a country level				
M.7A.16.12	TBC at a country level				
M.7A.16.13	TBC at a country level				
M.7A.16.14	TBC at a country level				
M.7A.16.15	TBC at a country level				
M.7A.16.16	TBC at a country level				
M.7A.16.17	TBC at a country level				
M.7A.16.18	no data				
M.7A.16.19	Total	0	0	0	0
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

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17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919				
M.7A.17.2	1919 - 1945				
M.7A.17.3	1946 - 1960				
M.7A.17.4	1961 - 1970				
M.7A.17.5	1971 - 1980				
M.7A.17.6	1981 - 1990				
M.7A.17.7	1991 - 2000				
M.7A.17.8	2001 - 2005				
M.7A.17.9	2006 - 2010				
M.7A.17.10	2011 - 2015				
M.7A.17.11	2016 - 2020				
M.7A.17.12	2021 and onwards				
M.7A.17.13	no data				
M.7A.17.14	Total	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					
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached				
M.7A.18.2	Flat or Apartment				
M.7A.18.3	Bungalow				
M.7A.18.4	Terraced House				
M.7A.18.5	Multifamily House				
M.7A.18.6	Land Only				
M.7A.18.7	other				
M.7A.18.8	Total	0	0	0	0
OM.7A.18.1					
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property				
M.7A.19.2	Existing property				
M.7A.19.3	other				
M.7A.19.4	no data				
M.7A.19.5	Total	0	0	0	0
M.7A.19.6					

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



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7B Commercial Cover Pool					
	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	328,71984	6108		
	By buckets (mn):				
M.7B.21.2	>0 - <=100,000	147	2872	7,30%	47,02%
M.7B.21.3	>100,000 - <=300,000	363	1969	18,07%	32,23%
M.7B.21.4	>300,000 - <=500,000	214	543	10,65%	8,89%
M.7B.21.5	>500,000 - <=1,000,000	296	424	14,76%	6,94%
M.7B.21.6	>1,000,000 - <=5,000,000	469	256	23,38%	4,20%
M.7B.21.7	>5,000,000	519	44	25,84%	0,72%
M.7B.21.8				0,00%	0,00%
M.7B.21.9				0,00%	0,00%
M.7B.21.10				0,00%	0,00%
M.7B.21.11				0,00%	0,00%
M.7B.21.12				0,00%	0,00%
M.7B.21.13				0,00%	0,00%
M.7B.21.14				0,00%	0,00%
M.7B.21.15				0,00%	0,00%
M.7B.21.16				0,00%	0,00%
M.7B.21.17				0,00%	0,00%
M.7B.21.18				0,00%	0,00%
M.7B.21.19				0,00%	0,00%
M.7B.21.20				0,00%	0,00%
M.7B.21.21				0,00%	0,00%
M.7B.21.22				0,00%	0,00%
M.7B.21.23				0,00%	0,00%
M.7B.21.24				0,00%	0,00%
M.7B.21.25				0,00%	0,00%
M.7B.21.26	Total	2008	6108	100,00%	100,00%
22. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1		ND2	ND2		
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND2	ND2		
M.7B.22.3	>40 - <=50 %	ND2	ND2		
M.7B.22.4	>50 - <=60 %	ND2	ND2		
M.7B.22.5	>60 - <=70 %	ND2	ND2		
M.7B.22.6	>70 - <=80 %	ND2	ND2		
M.7B.22.7	>80 - <=90 %	ND2	ND2		
M.7B.22.8	>90 - <=100 %	ND2	ND2		
M.7B.22.9	>100%	ND2	ND2		
M.7B.22.10	Total	0	0	0,00%	0,00%
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					

B1. Austrian Transparency Template - Mortgage Assets

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7. Mortgage Assets	
7.A Residential Cover Pool	
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23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	48,89%	6108		
By LTV buckets (mn):					
M.7B.23.2	>0 - <=40 %	831	3679	41,40%	60,24%
M.7B.23.3	>40 - <=50 %	271	635	13,50%	10,40%
M.7B.23.4	>50 - <=60 %	290	497	14,47%	8,14%
M.7B.23.5	>60 - <=70 %	183	384	9,10%	6,28%
M.7B.23.6	>70 - <=80 %	152	296	7,55%	4,84%
M.7B.23.7	>80 - <=90 %	136	235	6,77%	3,86%
M.7B.23.8	>90 - <=100 %	74	141	3,67%	2,32%
M.7B.23.9	>100%	71	239	3,54%	3,92%
M.7B.23.10	Total	2008	6108	100,00%	100,00%
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	19,71
M.7B.24.2	Office	18,08
M.7B.24.3	Hotel/Tourism	10,36
M.7B.24.4	Shopping malls	0,00
M.7B.24.5	Industry	8,96
M.7B.24.6	Agriculture	0,00
M.7B.24.7	Other commercially used	0,00
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	0,00
M.7B.24.12	Property developers / Bulding under construction	0,00
M.7B.24.13	Other	42,88
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]	

B1. Austrian Transparency Template - Mortgage Assets

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25. EPC Information of the financed CRE - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.25.1	TBC at a country level				
M.7B.25.2	TBC at a country level				
M.7B.25.3	TBC at a country level				
M.7B.25.4	TBC at a country level				
M.7B.25.5	TBC at a country level				
M.7B.25.6	TBC at a country level				
M.7B.25.7	TBC at a country level				
M.7B.25.8	TBC at a country level				
M.7B.25.9	TBC at a country level				
M.7B.25.10	TBC at a country level				
M.7B.25.11	TBC at a country level				
M.7B.25.12	TBC at a country level				
M.7B.25.13	TBC at a country level				
M.7B.25.14	TBC at a country level				
M.7B.25.15	TBC at a country level				
M.7B.25.16	TBC at a country level				
M.7B.25.17	TBC at a country level				
M.7B.25.18	no data				
M.7B.25.19	Total	0	0	0,00%	0,00%
OM.7B.25.1					
OM.7B.25.2					
OM.7B.25.3					
26. Average energy use intensity (kWh/m2 per year) - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.26.1	TBC at a country level				
M.7B.26.2	TBC at a country level				
M.7B.26.3	TBC at a country level				
M.7B.26.4	TBC at a country level				
M.7B.26.5	TBC at a country level				
M.7B.26.6	TBC at a country level				
M.7B.26.7	TBC at a country level				
M.7B.26.8	TBC at a country level				
M.7B.26.9	TBC at a country level				
M.7B.26.10	TBC at a country level				
M.7B.26.11	TBC at a country level				
M.7B.26.12	TBC at a country level				
M.7B.26.13	TBC at a country level				
M.7B.26.14	TBC at a country level				
M.7B.26.15	TBC at a country level				
M.7B.26.16	TBC at a country level				
M.7B.26.17	TBC at a country level				
M.7B.26.18	no data				
M.7B.26.19	Total	0	0	0,00%	0,00%
OM.7B.26.1					
OM.7B.26.2					
OM.7B.26.3					



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27. CRE Age Structure - optional		Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919				
M.7B.27.2	1919 - 1945				
M.7B.27.3	1946 - 1960				
M.7B.27.4	1961 - 1970				
M.7B.27.5	1971 - 1980				
M.7B.27.6	1981 - 1990				
M.7B.27.7	1991 - 2000				
M.7B.27.8	2001 - 2005				
M.7B.27.9	2006 - 2010				
M.7B.27.10	2011 - 2015				
M.7B.27.11	2016 - 2020				
M.7B.27.12	2021 and onwards				
M.7B.27.13	no data				
M.7B.27.14	Total	0	0	0,00%	0,00%
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					
28. New Commercial Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of CRE
M.7B.28.1	New Property				
M.7B.28.2	Existing Property				
M.7B.28.3	other				
M.7B.28.4	no data				
M.7B.28.5	Total	0	0	0,00%	0,00%
29. CO2 emission related to CRE - as per national availability		Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)	
M.7B.29.1	Retail				
M.7B.29.2	Office				
M.7B.29.3	Hotel/Tourism				
M.7B.29.4	Shopping malls				
M.7B.29.5	Industry				
M.7B.29.6	Agriculture				
M.7B.29.7	Other commercially used				
M.7B.29.8	Hospital				
M.7B.29.9	School				
M.7B.29.10	other RE with a social relevant purpose				
M.7B.29.11	Land				
M.7B.29.12	Property developers / Bulding under construction				
M.7B.29.13	Other				
M.7B.29.14	no data				
M.7B.29.15	Total	0	0		
M.7B.29.16	Weighted Average				
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 Items	Definition
HG.1.1	OC Calculation: Statutory	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	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	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	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	Maturity Extension Triggers	Link to Austrian "Pfandbriefgesetz" (§22)
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Calculation of property/shipping value	Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.11	LTVs: Frequency and time of last valuation	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	NPV assumptions (when stated)	
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	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
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	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet	Legacy Issue (Y/N)
AT000B087788	Hypotheiken	07.05.2010	07.05.2040	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B087796	Hypotheiken	01.06.2010	01.06.2040	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B087804	Hypotheiken	01.06.2010	01.06.2040	5.000.000,00	EUR	Fixed Rate	N	Y
XS0942965525	Hypotheiken	05.06.2013	14.06.2028	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B091988	Hypotheiken	03.01.2014	20.01.2026	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B092093	Hypotheiken	17.01.2014	31.01.2034	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B092135	Hypotheiken	19.02.2014	06.03.2029	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B088265	Hypotheiken	03.01.2017	09.07.2027	7.047.000,00	EUR	Fixed Rate	N	Y
AT000B088331	Hypotheiken	13.09.2017	15.09.2027	3.034.000,00	EUR	Fixed Rate	N	Y
AT000B093158	Hypotheiken	09.11.2017	01.12.2037	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B093166	Hypotheiken	09.11.2017	01.12.2037	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B088372	Hypotheiken	05.12.2017	15.12.2037	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B093182	Hypotheiken	20.12.2017	20.12.2032	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B093240	Hypotheiken	08.02.2018	01.03.2038	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B088430	Hypotheiken	19.03.2018	18.04.2028	8.832.000,00	EUR	Fixed Rate	N	Y
AT000B093265	Hypotheiken	04.04.2018	19.04.2058	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B093273	Hypotheiken	03.05.2018	11.05.2033	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B088489	Hypotheiken	01.08.2018	08.08.2028	1.280.000,00	EUR	Fixed Rate	N	Y
AT000B093372	Hypotheiken	19.02.2019	06.03.2025	250.000.000,00	EUR	Floating Rate	N	Y
AT000B093430	Hypotheiken	26.09.2019	07.10.2026	250.000.000,00	EUR	Floating Rate	N	Y
AT000B093463	Hypotheiken	10.03.2020	17.03.2027	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093547	Hypotheiken	18.05.2021	27.05.2041	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B093588	Hypotheiken	11.08.2021	25.08.2025	250.000.000,00	EUR	Floating Rate	N	Y
AT000B093604	Hypotheiken	09.12.2021	10.12.2029	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093638	Hypotheiken	24.02.2022	24.02.2028	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093695	Hypotheiken	17.06.2022	30.06.2042	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B093711	Hypotheiken	15.07.2022	26.07.2032	10.000.000,00	EUR	Fixed Rate	N	N
AT000B093737	Hypotheiken	26.07.2022	05.08.2042	50.000.000,00	EUR	Fixed Rate	Y	N
AT000B093752	Hypotheiken	24.08.2022	02.09.2039	7.000.000,00	EUR	Fixed Rate	Y	N
AT000B093760	Hypotheiken	24.08.2022	02.09.2048	5.000.000,00	EUR	Fixed Rate	Y	N
AT000B093778	Hypotheiken	25.08.2022	08.09.2042	10.000.000,00	EUR	Fixed Rate	Y	N
AT000B093786	Hypotheiken	02.09.2022	13.09.2029	20.000.000,00	EUR	Floating Rate	Y	N
AT000B093802	Hypotheiken	27.09.2022	06.10.2025	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093828	Hypotheiken	19.10.2022	03.11.2034	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093836	Hypotheiken	20.10.2022	03.11.2028	10.000.000,00	EUR	Fixed Rate	Y	N
AT000B093844	Hypotheiken	23.11.2022	02.12.2027	15.000.000,00	EUR	Floating Rate	Y	N
AT000B093851	Hypotheiken	07.12.2022	15.01.2026	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093869	Hypotheiken	16.12.2022	30.09.2027	7.500.000,00	EUR	Fixed Rate	N	N

D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet	Legacy Issue (Y/N)
AT000B093901	Hypotheke	11.01.2023	18.01.2027	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B093919	Hypotheke	25.01.2023	02.02.2043	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093935	Hypotheke	24.03.2023	05.04.2038	10.000.000,00	EUR	Fixed Rate	Y	N
AT0000A35Y69	Hypotheke	19.06.2023	26.06.2026	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B093968	Hypotheke	29.06.2023	06.07.2028	30.000.000,00	EUR	Floating Rate	Y	N
AT000B093976	Hypotheke	10.08.2023	21.08.2043	6.000.000,00	EUR	Fixed Rate	Y	N
AT000B093984	Hypotheke	17.08.2023	29.08.2053	30.000.000,00	EUR	Fixed Rate	Y	N
AT000B094040	Hypotheke	14.02.2024	26.02.2029	20.000.000,00	EUR	Floating Rate	Y	N
AT000B094065	Hypotheke	29.02.2024	11.07.2053	20.000.000,00	EUR	Fixed Rate	Y	N

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