

# Austrian Transparency Template

Version 2024/03/11

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

Reporting Date: 31/12/24

Cut-off Date: 31/12/24

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| 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                                      | <a href="https://www.rlbstmk.at/investor-relations">https://www.rlbstmk.at/investor-relations</a> |           |             |         |
| G.1.1.4      | Cut-off date                                                  | 31/12/24                                                                                          |           |             |         |
| 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      | <a href="#">CBD Compliance (Y/N)</a>                          | Y                                                                                                 |           |             |         |
| G.2.1.3      | <a href="#">CRR Compliance (Y/N)</a>                          | 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                                            | 7965                                                                                              |           |             |         |
| G.3.1.2      | Outstanding Covered Bonds                                     | 5231                                                                                              |           |             |         |
| 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)                        | 5336                                                                                              |           |             |         |
| 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%                                                                                             | 50,27%    | ND2         | ND1     |
| OG.3.2.1     | OC                                                            | 2,02%                                                                                             | 50,25%    | ND2         | ND1     |
|              | (Coverage Requirements \$9 PfandBG AT in % of Outstanding CB) |                                                                                                   |           |             |         |
| 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                         | 7945         | 99,75%                    |                     |                                   |
| G.3.3.2                            | Public Sector                     | 0            | 0,00%                     |                     |                                   |
| G.3.3.3                            | Shipping                          | 0            | 0,00%                     |                     |                                   |
| G.3.3.4                            | Substitute Assets                 | 20           | 0,25%                     |                     |                                   |
| G.3.3.5                            | Other                             | 0            | 0,00%                     |                     |                                   |
| G.3.3.6                            | Total                             | 7965         | 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)  | 8,2          | ND1                       |                     |                                   |
|                                    | Residual Life (mn)                |              |                           |                     |                                   |
|                                    | By buckets:                       |              |                           |                     |                                   |
| G.3.4.2                            | 0 - 1 Y                           | 998          | ND1                       | 12,53%              |                                   |
| G.3.4.3                            | 1 - 2 Y                           | 678          | ND1                       | 8,51%               |                                   |
| G.3.4.4                            | 2 - 3 Y                           | 596          | ND1                       | 7,49%               |                                   |
| G.3.4.5                            | 3 - 4 Y                           | 577          | ND1                       | 7,25%               |                                   |
| G.3.4.6                            | 4 - 5 Y                           | 442          | ND1                       | 5,54%               |                                   |
| G.3.4.7                            | 5 - 10 Y                          | 2069         | ND1                       | 25,98%              |                                   |
| G.3.4.8                            | 10+ Y                             | 2605         | ND1                       | 32,71%              |                                   |
| G.3.4.9                            | Total                             | 7965         | 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)  | 5,3                           | ND1                          |                          |                           |
|                              | Maturity (mn)                     |                               |                              |                          |                           |
|                              | By buckets:                       |                               |                              |                          |                           |
| G.3.5.2                      | 0 - 1 Y                           | 515                           | ND1                          | 9,85%                    |                           |
| G.3.5.3                      | 1 - 2 Y                           | 768                           | ND1                          | 14,68%                   |                           |
| G.3.5.4                      | 2 - 3 Y                           | 1033                          | ND1                          | 19,74%                   |                           |
| G.3.5.5                      | 3 - 4 Y                           | 1050                          | ND1                          | 20,08%                   |                           |
| G.3.5.6                      | 4 - 5 Y                           | 542                           | ND1                          | 10,36%                   |                           |
| G.3.5.7                      | 5 - 10 Y                          | 545                           | ND1                          | 10,42%                   |                           |
| G.3.5.8                      | 10+ Y                             | 778                           | ND1                          | 14,87%                   |                           |
| G.3.5.9                      | Total                             | 5231                          | 0                            | 100,00%                  | 0,00%                     |
| G.3.5.10                     | o/w 0-1 day                       |                               |                              | 0,00%                    |                           |
| OG.3.5.1                     | o/w 0-0.5y                        |                               |                              | 0,00%                    |                           |
| OG.3.5.2                     | o/w 0.5-1 y                       |                               |                              | 0,00%                    |                           |
| OG.3.5.3                     | o/w 1-1.5y                        |                               |                              | 0,00%                    |                           |
| OG.3.5.4                     | o/w 1.5-2 y                       |                               |                              | 0,00%                    |                           |
| OG.3.5.5                     |                                   |                               |                              | 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                               | 7937                          | ND2                          | 99,65%                   |                           |
| 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                               | 28                            | ND2                          | 0,35%                    |                           |
| 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                             | 7965                          | 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                               | 5231                          | 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                             | 5231                          | 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                      | 2896                          | ND2                          | 55,36%           |                 |
| G.3.8.2                                       | Floating coupon                   | 2335                          | ND2                          | 44,64%           |                 |
| G.3.8.3                                       | Other                             | 0                             | ND2                          | 0,00%            |                 |
| G.3.8.4                                       | Total                             | 5231                          | 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)          | 20           | 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                                                                      | 20           | 100,00%             |
| OG.3.9.1                        | o/w EU gvts or quasi govts                                                 |              | 0,00%               |
| OG.3.9.2                        | o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts |              | 0,00%               |
| OG.3.9.3                        | o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts |              | 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 (CQS1) central banks       |              | 0,00%               |
| OG.3.9.6                        | o/w third-party countries Credit Quality Step 2 (CQS2) central banks       |              | 0,00%               |
| OG.3.9.7                        | o/w CQS1 credit institutions                                               |              | 0,00%               |
| OG.3.9.8                        | o/w CQS2 credit institutions                                               |              | 0,00%               |
| 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)                                               | 20           | 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                                                                   | 20           | 100,00%             |
| G.3.10.16                       | Total                                                                      | 20           | 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                                | 20                                  | 0,25%        | 0,37%           |
| G.3.11.3                | Other                                                       | 0                                   | 0,00%        | 0,00%           |
| G.3.11.4                | Total                                                       | 20                                  | 0,25%        | 0,37%           |
| OG.3.11.1               | o/w Liquidity Buffer Assets                                 | 20                                  | 0,25%        | 0,37%           |
| 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                                                   | <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) | 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 |                                                                                                 |     |
| OG.3.14.37 |                                                                                                 |     |
| OG.3.14.38 |                                                                                                 |     |
| OG.3.14.39 |                                                                                                 |     |
| OG.3.14.40 |                                                                                                 |     |
| OG.3.14.41 |                                                                                                 |     |



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

Row

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 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.

|          |                                                     |                                                 |                                                |                                          |
|----------|-----------------------------------------------------|-------------------------------------------------|------------------------------------------------|------------------------------------------|
| 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 Mortgage Assets</a>              | <a href="#">48 Public Sector 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 Residential Mortgage Assets</a> | <a href="#">424 Commercial Mortgage Assets</a> | <a href="#">18 Public Sector 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 Mortgage Assets</a>             | <a href="#">129 Public Sector 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 & extendable maturity          |                                                |                                          |
| G.4.1.14 | (d) o/w Credit Risk:                                | <a href="#">215 Residential Mortgage Assets</a> | <a href="#">441 Commercial Mortgage Assets</a> | <a href="#">147 Public Sector Assets</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 Mortgage Assets</a>             | <a href="#">166 Public Sector 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 |
| 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.5.1.3 |                                                    |   |
| OG.5.1.4 |                                                    |   |
| OG.5.1.5 |                                                    |   |
| OG.5.1.6 |                                                    |   |



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| <a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a> |
| <a href="#">6. Other relevant information</a>                                 |

| 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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| <a href="#">7.A Residential Cover Pool</a> |
| <a href="#">7.B Commercial Cover Pool</a>  |

| Field Number                 | 7. Mortgage Assets                                   |                     |                    |                   |
|------------------------------|------------------------------------------------------|---------------------|--------------------|-------------------|
| 1. Property Type Information |                                                      | Nominal (mn)        | % Total Mortgages  |                   |
| M.7.1.1                      | Residential                                          | 5979                | 75,26%             |                   |
| M.7.1.2                      | Commercial                                           | 1966                | 24,74%             |                   |
| M.7.1.3                      | Other                                                | 0                   | 0,00%              |                   |
| M.7.1.4                      | Total                                                | 7945                | 100,00%            |                   |
| OM.7.1.1                     | Wohnwirtschaftlich genutzt davon geförderter Wohnbau | 0                   | 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                             | 36015               | 6238               | 42253             |
| OM.7.2.1                     | Number of borrowers                                  | ND2                 | ND2                | 34895             |
| OM.7.2.2                     | Number of real estates                               | ND2                 | ND2                | 39410             |
| 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                                 | 6,65                | 12,46              | 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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| <a href="#">7.B Commercial Cover Pool</a>  |

| 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                                   | 96,58               | 93,91              | 95,92             |
| 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                                   | 3,42                | 6,09               | 4,08              |
| 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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| <a href="#">7.B Commercial Cover Pool</a>  |

| 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        | 68,03               | 75,57              | 69,85             |
| M.7.5.3                          | Vienna        | 15,81               | 12,07              | 14,90             |
| M.7.5.4                          | Carinthia     | 7,42                | 5,78               | 7,03              |
| M.7.5.5                          | Lower Austria | 3,59                | 2,51               | 3,33              |
| M.7.5.6                          | Burgenland    | 2,75                | 1,86               | 2,54              |
| M.7.5.7                          | Upper Austria | 0,59                | 1,88               | 0,90              |
| M.7.5.8                          | Salzburg      | 1,09                | 0,23               | 0,88              |
| M.7.5.9                          | Tyrol         | 0,65                | 0,11               | 0,52              |
| M.7.5.10                         | Vorarlberg    | 0,06                | 0,00               | 0,04              |
| 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                             | 50,12               | 41,06              | 47,88             |
| M.7.6.2                        | Floating rate                          | 49,88               | 58,94              | 52,12             |
| 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                 | 7,77                | 7,21               | 7,63              |
| M.7.7.2                        | Amortising                             | 92,23               | 92,79              | 92,37             |
| 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                         | 3,75                | 4,28               | 3,88              |
| M.7.8.2                        | • 12 - • 24 months                     | 7,17                | 10,21              | 7,92              |
| M.7.8.3                        | • 24 - • 36 months                     | 14,33               | 13,74              | 14,18             |
| M.7.8.4                        | • 36 - • 60 months                     | 32,25               | 23,17              | 30,00             |
| M.7.8.5                        | • 60 months                            | 42,50               | 48,60              | 44,01             |
| 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                        | Default in accordance with 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)                        | 166,02509 |                 |                     |                |
|                            | By buckets (mn):                                |           |                 |                     |                |
| M.7A.10.2                  | >0 - <=100,000                                  | 974       | 18427           | 16,29%              | 51,17%         |
| M.7A.10.3                  | >100,000 - <=300,000                            | 2494      | 14934           | 41,70%              | 41,47%         |
| M.7A.10.4                  | >300,000 - <=500,000                            | 544       | 1447            | 9,10%               | 4,02%          |
| M.7A.10.5                  | >500,000 - <=1,000,000                          | 461       | 659             | 7,71%               | 1,83%          |
| M.7A.10.6                  | >1,000,000 - <=5,000,000                        | 875       | 477             | 14,63%              | 1,32%          |
| M.7A.10.7                  | >5,000,000                                      | 632       | 69              | 10,57%              | 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                                           | 5979      | 36015           | 100,00%             | 100,00%        |
|                            | 11. Loan to Value (LTV) Information - UNINDEXED | Nominal   | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1                  | Weighted Average LTV (%)                        | 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 (%)          | 57,33%              |                 |                     |                |
|                                               | By LTV buckets (mn):              |                     |                 |                     |                |
| M.7A.12.2                                     | >0 - <=40 %                       | 1541                | 15185           | 25,76%              | 42,16%         |
| M.7A.12.3                                     | >40 - <=50 %                      | 799                 | 4305            | 13,36%              | 11,95%         |
| M.7A.12.4                                     | >50 - <=60 %                      | 988                 | 4150            | 16,53%              | 11,52%         |
| M.7A.12.5                                     | >60 - <=70 %                      | 860                 | 3856            | 14,38%              | 10,71%         |
| M.7A.12.6                                     | >70 - <=80 %                      | 769                 | 3254            | 12,86%              | 9,04%          |
| M.7A.12.7                                     | >80 - <=90 %                      | 526                 | 2321            | 8,79%               | 6,45%          |
| M.7A.12.8                                     | >90 - <=100 %                     | 278                 | 1493            | 4,64%               | 4,15%          |
| M.7A.12.9                                     | >100%                             | 219                 | 1449            | 3,67%               | 4,02%          |
| M.7A.12.10                                    | Total                             | 5979                | 36015           | 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                    | 85,34               |                 |                     |                |
| M.7A.13.2                                     | Second home/Holiday houses        | 0,00                |                 |                     |                |
| M.7A.13.3                                     | Buy-to-let/Non-owner occupied     | 14,66               |                 |                     |                |
| 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                   | 0,0%                | 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                   | 0,0%                | 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                   | 0,0%                | 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                   | 0,0%                | 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                   | 0,0%                | 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                | 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                                                         |                                  |                    |                                   |                      |

## B1. Austrian Transparency Template - Mortgage Assets

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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)                        | 315,13425 |                 |                    |                |
|            | By buckets (mn):                                |           |                 |                    |                |
| M.7B.21.2  | >0 - <=100,000                                  | 149       | 2963            | 7,58%              | 47,49%         |
| M.7B.21.3  | >100,000 - <=300,000                            | 371       | 2014            | 18,89%             | 32,28%         |
| M.7B.21.4  | >300,000 - <=500,000                            | 224       | 569             | 11,41%             | 9,13%          |
| M.7B.21.5  | >500,000 - <=1,000,000                          | 283       | 406             | 14,41%             | 6,50%          |
| M.7B.21.6  | >1,000,000 - <=5,000,000                        | 449       | 244             | 22,83%             | 3,91%          |
| M.7B.21.7  | >5,000,000                                      | 489       | 43              | 24,88%             | 0,69%          |
| 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                                           | 1966      | 6238            | 100,00%            | 100,00%        |
|            | 22. Loan to Value (LTV) Information - UNINDEXED | Nominal   | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.22.1  | Weighted Average LTV (%)                        | 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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| 23. Loan to Value (LTV) Information - INDEXED |                                                  | Nominal            | Number of Loans | % Commercial Loans | % No. of Loans |
|-----------------------------------------------|--------------------------------------------------|--------------------|-----------------|--------------------|----------------|
| M.7B.23.1                                     | Weighted Average LTV (%)                         | 48,12%             |                 |                    |                |
|                                               | By LTV buckets (mn):                             |                    |                 |                    |                |
| M.7B.23.2                                     | >0 - <=40 %                                      | 832                | 3939            | 42,34%             | 63,15%         |
| M.7B.23.3                                     | >40 - <=50 %                                     | 290                | 613             | 14,74%             | 9,82%          |
| M.7B.23.4                                     | >50 - <=60 %                                     | 302                | 499             | 15,38%             | 7,99%          |
| M.7B.23.5                                     | >60 - <=70 %                                     | 139                | 336             | 7,06%              | 5,38%          |
| M.7B.23.6                                     | >70 - <=80 %                                     | 161                | 303             | 8,21%              | 4,86%          |
| M.7B.23.7                                     | >80 - <=90 %                                     | 79                 | 193             | 4,04%              | 3,09%          |
| M.7B.23.8                                     | >90 - <=100 %                                    | 101                | 144             | 5,16%              | 2,30%          |
| M.7B.23.9                                     | >100%                                            | 60                 | 213             | 3,08%              | 3,41%          |
| M.7B.23.10                                    | Total                                            | 1966               | 6238            | 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                                           | 18,94              |                 |                    |                |
| M.7B.24.2                                     | Office                                           | 17,28              |                 |                    |                |
| M.7B.24.3                                     | Hotel/Tourism                                    | 9,64               |                 |                    |                |
| M.7B.24.4                                     | Shopping malls                                   | 0,00               |                 |                    |                |
| M.7B.24.5                                     | Industry                                         | 8,47               |                 |                    |                |
| 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                                            | 45,67              |                 |                    |                |
| 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]                |                    |                 |                    |                |

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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             | 0,0%               | 0,0%         |
| 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             | 0,0%               | 0,0%         |
| 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                                 | 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                                                    |                                                  |                    |                                   |                      |              |
| 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                                 | 0,0%                 | 0,0%         |
| 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                | 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.                         |
|              | OC Calculation: Contractual                                                                                                                                                                                               | Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.                          |
| HG.1.2       | 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.1.3       | Interest Rate Types                                                                                                                                                                                                       |                                                                                                                                                                                                       |
| HG.1.4       |                                                                                                                                                                                                                           |                                                                                                                                                                                                       |
| 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                                                                                                                                                                                               | <a href="#">Link to Austrian "Pfandbriefgesetz" (§22)</a>                                                                                                                                             |
| HG.1.8       | LTVs: Definition                                                                                                                                                                                                          |                                                                                                                                                                                                       |
| HG.1.9       | LTVs: Calculation of property/shipping value                                                                                                                                                                              | <a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>                                                                                                                                              |
| 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                                                                                                                                                                                                          | <a href="#">Link to Austrian "Pfandbriefgesetz" (§6)</a>                                                                                                                                              |
| 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 (Y/N) | 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                  |
| AT000B093901 | Hypotheiken | 11.01.2023               | 18.01.2027    | 500.000.000,00 | EUR      | Fixed Rate    | Y                 | N                  |

## D1. Bond List

| ISIN         | Transaction | Initial Date of Issuance | Maturity Date | Face value     | Currency | Coupon        | Soft Bullet (Y/N) | Legacy Issue (Y/N) |
|--------------|-------------|--------------------------|---------------|----------------|----------|---------------|-------------------|--------------------|
| AT000B093919 | Hypotheiken | 25.01.2023               | 02.02.2043    | 15.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B093935 | Hypotheiken | 24.03.2023               | 05.04.2038    | 10.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |
| AT0000A35Y69 | Hypotheiken | 19.06.2023               | 26.06.2026    | 500.000.000,00 | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B093968 | Hypotheiken | 29.06.2023               | 06.07.2028    | 30.000.000,00  | EUR      | Floating Rate | Y                 | N                  |
| AT000B093976 | Hypotheiken | 10.08.2023               | 21.08.2043    | 6.000.000,00   | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B093984 | Hypotheiken | 17.08.2023               | 29.08.2053    | 30.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B094040 | Hypotheiken | 14.02.2024               | 26.02.2029    | 20.000.000,00  | EUR      | Floating Rate | Y                 | N                  |
| AT000B094065 | Hypotheiken | 29.02.2024               | 11.07.2053    | 20.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B094081 | Hypotheiken | 03.04.2024               | 12.04.2041    | 10.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |
| AT000B094107 | Hypotheiken | 29.05.2024               | 10.06.2048    | 20.000.000,00  | EUR      | Fixed Rate    | Y                 | N                  |

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