

Austrian Transparency Template

Version 2024/03/11

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

Reporting Date: 31/03/26

Cut-off Date: 31/03/26

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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	https://www.rlbstmk.at/investor-relations			
G.1.1.4	Cut-off date	31/03/26			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance (Y/N)	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	ND3			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	8837			
G.3.1.2	Outstanding Covered Bonds	5346			
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)	5454			
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%	63,32%	ND2	ND1
OG.3.2.1	(Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	2,02%	63,30%	ND2	ND1
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					

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3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	8376	94,77%		
G.3.3.2	Public Sector	0	0,00%		
G.3.3.3	Shipping	0	0,00%		
G.3.3.4	Substitute Assets	462	5,23%		
G.3.3.5	Other	0	0,00%		
G.3.3.6	Total	8837	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)	8,4	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	837	ND1	9,48%	
G.3.4.3	1 - 2 Y	872	ND1	9,87%	
G.3.4.4	2 - 3 Y	653	ND1	7,39%	
G.3.4.5	3 - 4 Y	549	ND1	6,21%	
G.3.4.6	4 - 5 Y	523	ND1	5,92%	
G.3.4.7	5 - 10 Y	2419	ND1	27,37%	
G.3.4.8	10+ Y	2984	ND1	33,77%	
G.3.4.9	Total	8837	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)	4,5	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	1750	ND1	32,74%	
G.3.5.4	1 - 2 Y	532	ND1	9,95%	
G.3.5.5	2 - 3 Y	707	ND1	13,22%	
G.3.5.6	3 - 4 Y	539	ND1	10,08%	
G.3.5.7	4 - 5 Y	515	ND1	9,63%	
G.3.5.8	5 - 10 Y	545	ND1	10,20%	
G.3.5.9	10+ Y	758	ND1	14,18%	
G.3.5.10	Total	5346	0	100,00%	0,00%
OG.3.5.1	o/w 0-1 day			0,00%	
OG.3.5.2	o/w 0-0.5y			0,00%	
OG.3.5.3	o/w 0.5-1 y			0,00%	
OG.3.5.4	o/w 1-1.5y			0,00%	
OG.3.5.5	o/w 1.5-2 y			0,00%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	8816	ND2	99,75%	
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	22	ND2	0,25%	
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	8837	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	5346	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	5346	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	3511	ND2	65,67%	
G.3.8.2	Floating coupon	1835	ND2	34,33%	
G.3.8.3	Other	0	ND2	0,00%	
G.3.8.4	Total	5346	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)	462	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	462	100,00%
OG.3.9.1	o/w EU gvts or quasi gvts		0,00%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (COS1) gvts or quasi gvts		0,00%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (COS2) gvts or quasi gvts		0,00%
OG.3.9.4	o/w EU central banks		0,00%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (COS1) central banks		0,00%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (COS2) central banks		0,00%
OG.3.9.7	o/w COS1 credit institutions		0,00%
OG.3.9.8	o/w COS2 credit institutions		0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	310	67,17%
G.3.10.2	Eurozone	152	32,83%
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	462	100,00%
G.3.10.16	Total	462	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	462	5,23%	8,64%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	462	5,23%	8,64%
OG.3.11.1	o/w Liquidity Buffer Assets	462	5,23%	8,64%
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	see "D1. Bond List"		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				

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14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
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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:	38		
G.4.1.2	(a) Value of outstanding covered bonds:	39		
G.4.1.3	(b) List of ISIN of issued covered bonds:	BondList		
G.4.1.4	(c) Geographical distribution:	43 Mortgage Assets	48 Public Sector Assets	
G.4.1.5	(c) Type of cover assets:	52		
G.4.1.6	(c) Loan size:	186 Residential Mortgage Assets	424 Commercial Mortgage Assets	18 Public Sector Assets
G.4.1.7	(c) Valuation Method:	20 Glossary		
G.4.1.8	(d) Market Risk:			
G.4.1.9	(d) o/w Interest rate risk - cover pool:	149 Mortgage Assets	129 Public Sector Assets	
G.4.1.10	(d) o/w Currency risk - cover pool:	111		
G.4.1.11	(d) o/w Interest rate risk - covered bond:	163		
G.4.1.12	(d) o/w Currency risk - covered bond:	137		
G.4.1.13	(d) o/w Liquidity Risk - primary assets cover pool:	liquidity buffer & extendable maturity		
G.4.1.14	(d) o/w Credit Risk:	215 Residential Mortgage Assets	441 Commercial Mortgage Assets	147 Public Sector Assets
G.4.1.15	(d) Hedging Strategy	18 Glossary		
G.4.1.16	(e) Maturity Structure - cover assets:	65		
G.4.1.17	(e) Maturity Structure - covered bond:	88		
G.4.1.18	(e) Overview maturity extension triggers:	12 Glossary		
G.4.1.19	(f) Levels of OC:	44		
G.4.1.20	(g) Percentage of loans in default:	179 Mortgage Assets	166 Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
G.5.1.2	Exposure to credit institute credit quality step 2	0
G.5.1.3	Exposure to credit institute credit quality step 3	0
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

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6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates)(% of total cover pool)	0
OG.6.1.11	Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)	0
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B1. Austrian Transparency Template - Mortgage Assets

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7.B Commercial Cover Pool	

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	6270	74,86%	
M.7.1.2	Commercial	2106	25,14%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	8376	100,00%	
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets		0,00%	
OM.7.1.2	o/w Forest & Agriculture		0,00%	
OM.7.1.3	o/w [If relevant, please specify]		0,00%	
OM.7.1.4	o/w [If relevant, please specify]		0,00%	
OM.7.1.5	o/w [If relevant, please specify]		0,00%	
OM.7.1.6	o/w [If relevant, please specify]		0,00%	
OM.7.1.7	o/w [If relevant, please specify]		0,00%	
OM.7.1.8	o/w [If relevant, please specify]		0,00%	
OM.7.1.9	o/w [If relevant, please specify]		0,00%	
OM.7.1.10	o/w [If relevant, please specify]		0,00%	
OM.7.1.11	o/w [If relevant, please specify]		0,00%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	36224	6430	42654
OM.7.2.1	Number of borrowers	ND2	ND2	34818
OM.7.2.2	Number of real estates	ND2	ND2	39896
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	7,09	1,70	4,88
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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4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,00</u>	<u>100,00</u>	<u>100,00</u>
M.7.4.2	Austria	96,54	93,84	95,87
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	3,46	6,16	4,13
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	<u>European Economic Area (not member of EU)</u>	<u>0,00</u>	<u>0,00</u>	<u>0,00</u>
M.7.4.30	Iceland	0,00	0,00	0,00
M.7.4.31	Liechtenstein	0,00	0,00	0,00
M.7.4.32	Norway	0,00	0,00	0,00
M.7.4.33	<u>Other</u>	<u>0,00</u>	<u>0,00</u>	<u>0,00</u>
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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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	67,32	74,22	69,02
M.7.5.3	Vienna	16,09	13,32	15,41
M.7.5.4	Carinthia	7,63	5,76	7,17
M.7.5.5	Lower Austria	3,63	2,13	3,26
M.7.5.6	Burgenland	3,05	2,55	2,92
M.7.5.7	Salzburg	1,13	0,32	0,93
M.7.5.8	Upper Austria	0,58	1,58	0,83
M.7.5.9	Tyrol	0,51	0,10	0,41
M.7.5.10	Vorarlberg	0,06	0,00	0,05
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				

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6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	50,62	37,50	47,32
M.7.6.2	Floating rate	49,38	62,50	52,68
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	7,38	5,62	6,94
M.7.7.2	Amortising	92,62	94,38	93,06
M.7.7.3	Other	0,00	0,00	0,00
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	4,45	5,33	4,67
M.7.8.2	• 12 - • 24 months	8,58	10,47	9,05
M.7.8.3	• 24 - • 36 months	7,45	10,66	8,26
M.7.8.4	• 36 - • 60 months	27,71	23,42	26,63
M.7.8.5	• 60 months	51,82	50,12	51,39
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)	173,08527			
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	943	17950	15,04%	49,55%
M.7A.10.3	>100,000 - <=300,000	2600	15419	41,47%	42,57%
M.7A.10.4	>300,000 - <=500,000	599	1602	9,56%	4,42%
M.7A.10.5	>500,000 - <=1,000,000	465	667	7,42%	1,84%
M.7A.10.6	>1,000,000 - <=5,000,000	951	511	15,17%	1,41%
M.7A.10.7	>5,000,000	711	75	11,34%	0,21%
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	6270	36224	100,00%	100,00%
11. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1		ND2			
	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%	0%
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 (%)	56,18%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1711	15952	27,29%	44,04%
M.7A.12.3	>40 - <=50 %	882	4478	14,07%	12,36%
M.7A.12.4	>50 - <=60 %	998	4220	15,92%	11,65%
M.7A.12.5	>60 - <=70 %	899	3746	14,34%	10,34%
M.7A.12.6	>70 - <=80 %	814	3137	12,98%	8,66%
M.7A.12.7	>80 - <=90 %	525	2426	8,38%	6,70%
M.7A.12.8	>90 - <=100 %	248	1158	3,95%	3,20%
M.7A.12.9	>100%	193	1106	3,08%	3,05%
M.7A.12.10	Total	6270	36224	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	84,18			
M.7A.13.2	Second home/Holiday houses	0,00			
M.7A.13.3	Buy-to-let/Non-owner occupied	15,82			
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	ND2	ND2	ND2	ND2
M.7A.15.2	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.3	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.4	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.5	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.6	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.7	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.8	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.9	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.10	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.11	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.12	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.13	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.14	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.15	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.16	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.17	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.15.18	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7A.16.2	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.3	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.4	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.5	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.6	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.7	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.8	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.9	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.10	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.11	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.12	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.13	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.14	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.15	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.16	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.17	TBC at a country level	ND2	ND2	ND2	ND2
M.7A.16.18	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7A.17.2	1919 - 1945	ND2	ND2	ND2	ND2
M.7A.17.3	1946 - 1960	ND2	ND2	ND2	ND2
M.7A.17.4	1961 - 1970	ND2	ND2	ND2	ND2
M.7A.17.5	1971 - 1980	ND2	ND2	ND2	ND2
M.7A.17.6	1981 - 1990	ND2	ND2	ND2	ND2
M.7A.17.7	1991 - 2000	ND2	ND2	ND2	ND2
M.7A.17.8	2001 - 2005	ND2	ND2	ND2	ND2
M.7A.17.9	2006 - 2010	ND2	ND2	ND2	ND2
M.7A.17.10	2011 - 2015	ND2	ND2	ND2	ND2
M.7A.17.11	2016 - 2020	ND2	ND2	ND2	ND2
M.7A.17.12	2021 and onwards	ND2	ND2	ND2	ND2
M.7A.17.13	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7A.18.2	Flat or Apartment	ND2	ND2	ND2	ND2
M.7A.18.3	Bungalow	ND2	ND2	ND2	ND2
M.7A.18.4	Terraced House	ND2	ND2	ND2	ND2
M.7A.18.5	Multifamily House	ND2	ND2	ND2	ND2
M.7A.18.6	Land Only	ND2	ND2	ND2	ND2
M.7A.18.7	other	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7A.19.2	Existing property	ND2	ND2	ND2	ND2
M.7A.19.3	other	ND2	ND2	ND2	ND2
M.7A.19.4	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2
M.7A.20.2	Flat or Apartment	ND2	ND2	ND2
M.7A.20.3	Bungalow	ND2	ND2	ND2
M.7A.20.4	Terraced House	ND2	ND2	ND2
M.7A.20.5	Multifamily House	ND2	ND2	ND2
M.7A.20.6	Land Only	ND2	ND2	ND2
M.7A.20.7	other	ND2	ND2	ND2
M.7A.20.8	no data	ND2	ND2	ND2
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				

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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)	327,48323			
	By buckets (mn):				
M.7B.21.2	>0 - <=100,000	153	3059	7,27%	47,57%
M.7B.21.3	>100,000 - <=300,000	378	2029	17,97%	31,56%
M.7B.21.4	>300,000 - <=500,000	244	622	11,61%	9,68%
M.7B.21.5	>500,000 - <=1,000,000	291	413	13,83%	6,42%
M.7B.21.6	>1,000,000 - <=5,000,000	487	256	23,15%	3,97%
M.7B.21.7	>5,000,000	551	51	26,16%	0,79%
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	2106	6430	100,00%	100,00%
22. Loan to Value (LTV) Information - UNINDEXED					
	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1		ND2			
	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					

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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 (%)	47,90%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	937	4072	44,52%	63,32%
M.7B.23.3	>40 - <=50 %	236	625	11,20%	9,72%
M.7B.23.4	>50 - <=60 %	273	468	12,95%	7,28%
M.7B.23.5	>60 - <=70 %	245	442	11,63%	6,87%
M.7B.23.6	>70 - <=80 %	170	279	8,09%	4,34%
M.7B.23.7	>80 - <=90 %	109	203	5,18%	3,15%
M.7B.23.8	>90 - <=100 %	76	117	3,63%	1,82%
M.7B.23.9	>100%	59	225	2,80%	3,49%
M.7B.23.10	Total	2106	6430	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	17,66			
M.7B.24.2	Office	18,00			
M.7B.24.3	Hotel/Tourism	12,21			
M.7B.24.4	Shopping malls	0,00			
M.7B.24.5	Industry	8,02			
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	44,11			
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	ND2	ND2	ND2	ND2
M.7B.25.2	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.3	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.4	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.5	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.6	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.7	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.8	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.9	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.10	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.11	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.12	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.13	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.14	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.15	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.16	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.17	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.25.18	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7B.26.2	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.3	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.4	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.5	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.6	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.7	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.8	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.9	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.10	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.11	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.12	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.13	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.14	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.15	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.16	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.17	TBC at a country level	ND2	ND2	ND2	ND2
M.7B.26.18	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7B.27.2	1919 - 1945	ND2	ND2	ND2	ND2
M.7B.27.3	1946 - 1960	ND2	ND2	ND2	ND2
M.7B.27.4	1961 - 1970	ND2	ND2	ND2	ND2
M.7B.27.5	1971 - 1980	ND2	ND2	ND2	ND2
M.7B.27.6	1981 - 1990	ND2	ND2	ND2	ND2
M.7B.27.7	1991 - 2000	ND2	ND2	ND2	ND2
M.7B.27.8	2001 - 2005	ND2	ND2	ND2	ND2
M.7B.27.9	2006 - 2010	ND2	ND2	ND2	ND2
M.7B.27.10	2011 - 2015	ND2	ND2	ND2	ND2
M.7B.27.11	2016 - 2020	ND2	ND2	ND2	ND2
M.7B.27.12	2021 and onwards	ND2	ND2	ND2	ND2
M.7B.27.13	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	ND2
M.7B.28.2	Existing Property	ND2	ND2	ND2	ND2
M.7B.28.3	other	ND2	ND2	ND2	ND2
M.7B.28.4	no data	ND2	ND2	ND2	ND2
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	ND2	ND2	ND2	
M.7B.29.2	Office	ND2	ND2	ND2	
M.7B.29.3	Hotel/Tourism	ND2	ND2	ND2	
M.7B.29.4	Shopping malls	ND2	ND2	ND2	
M.7B.29.5	Industry	ND2	ND2	ND2	
M.7B.29.6	Agriculture	ND2	ND2	ND2	
M.7B.29.7	Other commercially used	ND2	ND2	ND2	
M.7B.29.8	Hospital	ND2	ND2	ND2	
M.7B.29.9	School	ND2	ND2	ND2	
M.7B.29.10	other RE with a social relevant purpose	ND2	ND2	ND2	
M.7B.29.11	Land	ND2	ND2	ND2	
M.7B.29.12	Property developers / Bulding under construction	ND2	ND2	ND2	
M.7B.29.13	Other	ND2	ND2	ND2	
M.7B.29.14	no data	ND2	ND2	ND2	
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.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3 HG.1.4	OC Calculation: Voluntary Interest Rate Types	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.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	
HG.1.7	Maturity Extension Triggers	Link to Austrian "Pfandbriefgesetz" (§22)
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Calculation of property/shipping value	Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.11	LTVs: Frequency and time of last valuation	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
3. Reason for No Data		Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
4. Glossary - Extra national and/or Issuer Items		Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet (Y/N)	Legacy Issue (Y/N)
XS0942965525	Hypotheiken	05/06/13	14/06/28	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B092093	Hypotheiken	17/01/14	31/01/34	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B092135	Hypotheiken	19/02/14	06/03/29	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B088265	Hypotheiken	03/01/17	09/07/27	6.377.000,00	EUR	Fixed Rate	N	Y
AT000B088331	Hypotheiken	13/09/17	15/09/27	3.034.000,00	EUR	Fixed Rate	N	Y
AT000B093166	Hypotheiken	09/11/17	01/12/37	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B093158	Hypotheiken	09/11/17	01/12/37	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B088372	Hypotheiken	05/12/17	15/12/37	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B093182	Hypotheiken	20/12/17	20/12/32	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B093240	Hypotheiken	08/02/18	01/03/38	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B088430	Hypotheiken	19/03/18	18/04/28	8.810.000,00	EUR	Fixed Rate	N	Y
AT000B093265	Hypotheiken	04/04/18	19/04/58	10.000.000,00	EUR	Fixed Rate	N	Y
AT000B093273	Hypotheiken	03/05/18	11/05/33	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B088489	Hypotheiken	01/08/18	08/08/28	1.267.000,00	EUR	Fixed Rate	N	Y
AT000B093430	Hypotheiken	26/09/19	07/10/26	250.000.000,00	EUR	Floating Rate	N	Y
AT000B093463	Hypotheiken	10/03/20	17/03/27	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093547	Hypotheiken	18/05/21	27/05/41	500.000.000,00	EUR	Fixed Rate	N	Y
AT000B093604	Hypotheiken	09/12/21	10/12/29	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093638	Hypotheiken	24/02/22	24/02/28	500.000.000,00	EUR	Floating Rate	N	Y
AT000B093695	Hypotheiken	17/06/22	30/06/42	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B093711	Hypotheiken	15/07/22	26/07/32	10.000.000,00	EUR	Fixed Rate	N	N
AT000B093737	Hypotheiken	26/07/22	05/08/42	50.000.000,00	EUR	Fixed Rate	Y	N
AT000B093760	Hypotheiken	24/08/22	02/09/48	5.000.000,00	EUR	Fixed Rate	Y	N
AT000B093752	Hypotheiken	24/08/22	02/09/39	7.000.000,00	EUR	Fixed Rate	Y	N
AT000B093778	Hypotheiken	25/08/22	08/09/42	10.000.000,00	EUR	Fixed Rate	Y	N
AT000B093786	Hypotheiken	02/09/22	13/09/29	20.000.000,00	EUR	Floating Rate	Y	N
AT000B093828	Hypotheiken	19/10/22	03/11/34	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093836	Hypotheiken	20/10/22	03/11/28	10.000.000,00	EUR	Fixed Rate	Y	N
AT000B093844	Hypotheiken	23/11/22	02/12/27	15.000.000,00	EUR	Floating Rate	Y	N
AT000B093869	Hypotheiken	16/12/22	30/09/27	7.500.000,00	EUR	Fixed Rate	N	N
AT000B093901	Hypotheiken	11/01/23	18/01/27	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B093919	Hypotheiken	25/01/23	02/02/43	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B093935	Hypotheiken	24/03/23	05/04/38	10.000.000,00	EUR	Fixed Rate	Y	N
AT0000A35Y69	Hypotheiken	19/06/23	26/06/26	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B093968	Hypotheiken	29/06/23	06/07/28	30.000.000,00	EUR	Floating Rate	Y	N
AT000B093976	Hypotheiken	10/08/23	21/08/43	6.000.000,00	EUR	Fixed Rate	Y	N
AT000B093984	Hypotheiken	17/08/23	29/08/53	30.000.000,00	EUR	Fixed Rate	Y	N
AT000B094040	Hypotheiken	14/02/24	26/02/29	20.000.000,00	EUR	Floating Rate	Y	N
AT000B094065	Hypotheiken	29/02/24	11/07/53	20.000.000,00	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)
AT000B094081	Hypotheke	03/04/24	12/04/41	10.000.000,00	EUR	Fixed Rate	Y	N
AT000B094107	Hypotheke	29/05/24	10/06/48	20.000.000,00	EUR	Fixed Rate	Y	N
AT000B094180	Hypotheke	22/09/25	22/03/30	18.954.000,00	EUR	Fixed Rate	Y	N
AT000B094164	Hypotheke	22/09/25	22/09/28	34.703.000,00	EUR	Fixed Rate	Y	N
AT000A3PPN3	Hypotheke	30/09/25	08/04/30	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B094198	Hypotheke	08/10/25	30/09/30	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B094214	Hypotheke	19/01/26	19/01/29	100.000.000,00	EUR	Fixed Rate	Y	N

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