

# Austrian Transparency Template

Version 2024/03/11

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

Reporting Date: 31/03/26

Cut-off Date: 31/03/26

### Index

[Worksheet A: ATT General](#)

[Worksheet B1: ATT Mortgage Assets](#)

[Worksheet B2: ATT Public Sector Assets](#)

[Worksheet C: ATT Glossary](#)

[Worksheet D1: Bond List](#)

[Disclaimer](#)

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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	31/03/26			
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	<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	699			
G.3.1.2	Outstanding Covered Bonds	421			
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)	430			
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%	64,07%	ND2	ND1
OG.3.2.1	(Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	2,24%	63,84%	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					

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A	
<a href="#">1. Basic Facts</a>	
<a href="#">2. Regulatory Summary</a>	
<a href="#">3. General Cover Pool / Covered Bond Information</a>	
<a href="#">4. Compliance Art 14 CBD Check Table</a>	
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>	
<a href="#">6. Other relevant information</a>	

3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	0		0,00%	
G.3.3.2	Public Sector	699		100,00%	
G.3.3.3	Shipping	0		0,00%	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	699		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	62	ND1	8,88%	
G.3.4.3	1 - 2 Y	53	ND1	7,59%	
G.3.4.4	2 - 3 Y	54	ND1	7,78%	
G.3.4.5	3 - 4 Y	51	ND1	7,29%	
G.3.4.6	4 - 5 Y	48	ND1	6,93%	
G.3.4.7	5 - 10 Y	186	ND1	26,62%	
G.3.4.8	10+ Y	244	ND1	34,91%	
G.3.4.9	Total	699	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					

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,2	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	38	ND1	9,03%	
G.3.5.4	1 - 2 Y	258	ND1	61,28%	
G.3.5.5	2 - 3 Y	0	ND1	0,00%	
G.3.5.6	3 - 4 Y	0	ND1	0,00%	
G.3.5.7	4 - 5 Y	20	ND1	4,75%	
G.3.5.8	5 - 10 Y	45	ND1	10,69%	
G.3.5.9	10+ Y	60	ND1	14,25%	
G.3.5.10	Total	421	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	699	ND2	100,00%	
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	0	ND2	0,00%	
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	699	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%	

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	421	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	421	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	171	ND2	40,62%	
G.3.8.2	Floating coupon	250	ND2	59,38%	
G.3.8.3	Other	0	ND2	0,00%	
G.3.8.4	Total	421	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					

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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	529	75,68%	125,69%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	529	75,68%	125,69%
OG.3.11.1	o/w Liquidity Buffer Assets	4	0,64%	1,06%
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				

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

### 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		

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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)	Row	Row	Row
---	-----	-----	-----

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			

## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. Compliance Art 14 CBD Check Table</a>
<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	

## B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency EUR

**CONTENT OF TAB B2**  
[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets					
<b>1. General Information</b>						
PS.8.1.1	Number of public sector exposures		2070			
OPS.8.1.1	Number of borrowers		436			
OPS.8.1.2	Number of guarantors					
OPS.8.1.3						
OPS.8.1.4						
OPS.8.1.5						
OPS.8.1.6						
OPS.8.1.7						
<b>2. Size Information</b>						
		<b>Nominal</b>		<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
PS.8.2.1	Average exposure size (000s)		337,76263			
	By buckets (mn):					
PS.8.2.2	>0 - <=100,000	46		1029	6,58%	49,71%
PS.8.2.3	>100,000 - <=300,000	104		593	14,89%	28,65%
PS.8.2.4	>300,000 - <=500,000	69		178	9,85%	8,60%
PS.8.2.5	>500,000 - <=1,000,000	111		160	15,94%	7,73%
PS.8.2.6	>1,000,000 - <=5,000,000	169		97	24,15%	4,69%
PS.8.2.7	>5,000,000	200		13	28,60%	0,63%
PS.8.2.8		0		0	0,00%	0,00%
PS.8.2.9		0		0	0,00%	0,00%
PS.8.2.10		0		0	0,00%	0,00%
PS.8.2.11		0		0	0,00%	0,00%
PS.8.2.12					0,00%	0,00%
PS.8.2.13					0,00%	0,00%
PS.8.2.14					0,00%	0,00%
PS.8.2.15					0,00%	0,00%
PS.8.2.16					0,00%	0,00%
PS.8.2.17	Total	699		2070	100,00%	100,00%
<b>3. Breakdown by Asset Type</b>						
		<b>Nominal (mn)</b>			<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	622			88,99%	
PS.8.3.2	Bonds	77			11,01%	
PS.8.3.3	Other	0			0,00%	
PS.8.3.4	Total	699			100,00%	
OPS.8.3.1						
OPS.8.3.2						
OPS.8.3.3						
OPS.8.3.4						
OPS.8.3.5						

## B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB B2
<a href="#">8. Public Sector Assets</a>

4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100.00</u>
PS.8.4.2	Austria	100.00
PS.8.4.3	Belgium	0.00
PS.8.4.4	Bulgaria	0.00
PS.8.4.5	Croatia	0.00
PS.8.4.6	Cyprus	0.00
PS.8.4.7	Czechia	0.00
PS.8.4.8	Denmark	0.00
PS.8.4.9	Estonia	0.00
PS.8.4.10	Finland	0.00
PS.8.4.11	France	0.00
PS.8.4.12	Germany	0.00
PS.8.4.13	Greece	0.00
PS.8.4.14	Netherlands	0.00
PS.8.4.15	Hungary	0.00
PS.8.4.16	Ireland	0.00
PS.8.4.17	Italy	0.00
PS.8.4.18	Latvia	0.00
PS.8.4.19	Lithuania	0.00
PS.8.4.20	Luxembourg	0.00
PS.8.4.21	Malta	0.00
PS.8.4.22	Poland	0.00
PS.8.4.23	Portugal	0.00
PS.8.4.24	Romania	0.00
PS.8.4.25	Slovakia	0.00
PS.8.4.26	Slovenia	0.00
PS.8.4.27	Spain	0.00
PS.8.4.28	Sweden	0.00
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.00</u>
PS.8.4.30	Iceland	0.00
PS.8.4.31	Liechtenstein	0.00
PS.8.4.32	Norway	0.00
PS.8.4.33	<u>Other</u>	<u>0.00</u>
PS.8.4.34	Switzerland	0.00
PS.8.4.35	United Kingdom	0.00
PS.8.4.36	Australia	0.00
PS.8.4.37	Brazil	0.00
PS.8.4.38	Canada	0.00
PS.8.4.39	Japan	0.00
PS.8.4.40	Korea	0.00
PS.8.4.41	New Zealand	0.00
PS.8.4.42	Singapore	0.00
PS.8.4.43	US	0.00
PS.8.4.44	Other	0.00
OPS.8.4.1	o/w [If relevant, please specify]	
OPS.8.4.2	o/w [If relevant, please specify]	
OPS.8.4.3	o/w [If relevant, please specify]	
OPS.8.4.4	o/w [If relevant, please specify]	
OPS.8.4.5	o/w [If relevant, please specify]	
OPS.8.4.6	o/w [If relevant, please specify]	
OPS.8.4.7	o/w [If relevant, please specify]	
OPS.8.4.8	o/w [If relevant, please specify]	
OPS.8.4.9	o/w [If relevant, please specify]	
OPS.8.4.10	o/w [If relevant, please specify]	

## B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

5. Breakdown by domestic regions		% Public Sector Assets
PS.8.5.1	Austria	100,00
PS.8.5.2	Styria	85,60
PS.8.5.3	Lower Austria	4,33
PS.8.5.4	Salzburg	4,29
PS.8.5.5	Vienna	3,32
PS.8.5.6	Carinthia	1,86
PS.8.5.7	Burgenland	0,56
PS.8.5.8	Tyrol	0,02
PS.8.5.9	Upper Austria	0,01
PS.8.5.10	Vorarlberg	0,00
PS.8.5.11		
PS.8.5.12		
PS.8.5.13		
PS.8.5.14		
PS.8.5.15		
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		
PS.8.5.25		
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	14,10
PS.8.6.2	Floating rate	85,90
PS.8.6.3	Other	0,00
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		
7. Breakdown by Repayment Type		% Public Sector Assets
PS.8.7.1	Bullet / interest only	22,53
PS.8.7.2	Amortising	77,47
PS.8.7.3	Other	0,00
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		

## B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency EUR

CONTENT OF TAB B2  
8. Public Sector Assets

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	23	3,32%
PS.8.8.2	Regional/federal authorities	67	9,63%
PS.8.8.3	Local/municipal authorities	609	87,05%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	699	100,00%
OPS.8.8.1	o/w Claim against supranational	0	0,00%
OPS.8.8.2	o/w Claim against sovereigns	0	0,00%
OPS.8.8.3	o/w Claim guaranteed by sovereigns	23	3,32%
OPS.8.8.4	o/w Claim against regional/federal authorities	34	4,93%
OPS.8.8.5	o/w Claim guaranteed by regional/federal authorities	33	4,70%
OPS.8.8.6	o/w Claim against local/municipal authorities	534	76,35%
OPS.8.8.7	o/w Claim guaranteed by local/municipal authorities	75	10,70%
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	0,00	
PS.8.9.2	Default in accordance with Art 178 CRR	0,00	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	32,48	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			

## C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	
HG.1.5	Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]	
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	
HG.1.7	Maturity Extension Triggers	<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)
AT000B087903	Kommunal	24/06/11	24/06/26	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B087911	Kommunal	24/06/11	24/06/26	1.000.000,00	EUR	Fixed Rate	N	Y
AT000B091210	Kommunal	09/12/11	09/12/26	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B091285	Kommunal	27/01/12	27/01/27	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B091368	Kommunal	12/04/12	12/04/27	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B091467	Kommunal	29/06/12	01/07/30	20.000.000,00	EUR	Fixed Rate	N	Y
AT000B091491	Kommunal	26/07/12	26/07/27	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B091517	Kommunal	26/07/12	26/07/27	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B088083	Kommunal	08/11/12	08/11/32	20.000.000,00	EUR	Fixed Rate	N	Y
AT000B092770	Kommunal	04/05/16	23/05/41	60.000.000,00	EUR	Fixed Rate	N	Y
AT000B092788	Kommunal	09/05/16	26/05/26	13.000.000,00	EUR	Fixed Rate	N	Y
AT000B092796	Kommunal	09/05/16	23/05/35	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B092804	Kommunal	23/05/16	15/05/26	12.000.000,00	EUR	Fixed Rate	N	Y
AT000B093810	Kommunal	18/10/22	18/10/27	250.000.000,00	EUR	Floating Rate	Y	N

## Disclaimer - Important notices

The information displayed in this report has been produced by Raiffeisen-Landesbank Steiermark AG. None of the information displayed in this report shall form the basis of any contract.

The information provided in this report is not directed to nor intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject Raiffeisen-Landesbank Steiermark AG to any authorization, registration, license or other requirement within such jurisdiction. You agree not to use or export the information or materials available on or through this report in violation of laws in your jurisdiction.

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

It is your sole responsibility to independently determine the commercial merits, suitability, expected profitability or benefit of any product referred to and information provided in this report to your particular situation. Any such determination should involve an assessment of the legal, tax, accounting, regulatory, financial, credit and other related aspects of any such transaction, based on such information and advice from your own advisers and such other experts as the you deem relevant. Raiffeisen-Landesbank Steiermark AG shall not be liable for any failure by you to obtain such information and advice. No information contained in this report should be construed as legal, tax, investment, or accounting advice.

All intellectual property rights in this report are owned by us. This report and all information published in this report, unless otherwise indicated, are protected by copyright in Austria and other jurisdictions across the world. All trademarks and devices displayed in this report, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the information in this report for commercial purposes without our consent.

Raiffeisen-Landesbank Steiermark AG shall have no liability to you or third parties for the continued availability or completeness of any data or calculations contained and/or referred to in this report nor for any special, indirect, incidental or consequential loss or damage which may be sustained because of the use of this information contained and/or referred to in this report or otherwise arising in connection with the information contained and/or referred to in this report, provided that this exclusion of liability shall not exclude or limit any liability under any law or regulation applicable to Raiffeisen-Landesbank Steiermark AG that may not be excluded or restricted.

The information in this report is not intended to forecast or predict future events, they reflect a current status, which is accordingly subject to change.