Austrian Transparency Template

Version 2024/03/11

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

Reporting Date: 30/09/26
Cut-off Date: 30/09/26

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Disclaimer

A. Austrian Transparency Template - General Information

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1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts	
G.1.1.1	**Country**	Austria
G.1.1.2	**Issuer Name**	Raiffeisen-Landesbank Steiermark AG
G.1.1.3	**Link to Issuer's Website**	https://www.rlbstmk.at/investor-relations
G.1.1.4	**Cut-off date**	30/09/26
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	692			
G.3.1.2	Outstanding Covered Bonds	393			
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)	402			
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%	74,10%	ND2	ND1
OG.3.2.1	OC (Coverage Requirements §9 PfandBG AT in % of Outstanding CB)	2,25%	73,85%	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	0	0,00%
G.3.3.2	Public Sector	692	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	692	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	58	ND1	8,33%	
G.3.4.3	1 - 2 Y	53	ND1	7,66%	
G.3.4.4	2 - 3 Y	53	ND1	7,73%	
G.3.4.5	3 - 4 Y	49	ND1	7,13%	
G.3.4.6	4 - 5 Y	48	ND1	6,88%	
G.3.4.7	5 - 10 Y	187	ND1	26,96%	
G.3.4.8	10+ Y	244	ND1	35,31%	
G.3.4.9	Total	692	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)		4,0	ND1		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		18	ND1	4,58%	
G.3.5.4	1 - 2 Y		250	ND1	63,61%	
G.3.5.5	2 - 3 Y		0	ND1	0,00%	
G.3.5.6	3 - 4 Y		20	ND1	5,09%	
G.3.5.7	4 - 5 Y		0	ND1	0,00%	
G.3.5.8	5 - 10 Y		45	ND1	11,45%	
G.3.5.9	10+ Y		60	ND1	15,27%	
G.3.5.10		Total	393	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		692	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	692	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		393	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	393	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		143	ND2	36,39%	
G.3.8.2	Floating coupon		250	ND2	63,61%	
G.3.8.3	Other		0	ND2	0,00%	
G.3.8.4		Total	393	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	
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 govts		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		
OG.3.9.4	o/w EU central banks		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		
OG.3.9.7	o/w CQS1 credit institutions		
OG.3.9.8	o/w CQS2 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]		

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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	500	72,19%	127,13%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	500	72,19%	127,13%
OG.3.11.1	o/w Liquidity Buffer Assets	4	0,63%	1,10%
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			
	12. Bond List			
G.3.12.1	Bond list	see "D1. Bond List"		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				

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	14. Sustainable or other special purpose strategy - optional	
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
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OG.3.14.38		
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:	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 Covereage Test (passe/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	

Raiffeisen-Landesbank Steiermark

B2. Austrian Transparency Template - Public Sector Assets

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8. Public Sector Assets

Field Number	8. Public Sector Assets					
	1. General Information					
PS.8.1.1	Number of public sector exposures	2067				
OPS.8.1.1	Number of borrowers	428				
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						
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**	
PS.8.2.1	Average exposure size (000s)	334,81995				
	By buckets (mn):					
PS.8.2.2	>0 - <=100,000	45	1035	6,50%	50,07%	
PS.8.2.3	>100,000 - <=300,000	102	581	14,72%	28,11%	
PS.8.2.4	>300,000 - <=500,000	71	182	10,20%	8,81%	
PS.8.2.5	>500,000 - <=1,000,000	113	161	16,33%	7,79%	
PS.8.2.6	>1,000,000 - <=5,000,000	165	95	23,85%	4,60%	
PS.8.2.7	>5,000,000	197	13	28,40%	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	692	2067	100,00%	100,00%	
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**		
PS.8.3.1	Loans	619		89,38%		
PS.8.3.2	Bonds	73		10,62%		
PS.8.3.3	Other	0		0,00%		
PS.8.3.4	Total	692		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

8. Public Sector Assets

	4. Breakdown by Geography	% Public Sector Assets
PS.8.4.1	European Union	100,00
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	European Economic Area (not member of EU)	0,00
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	Other	0,00
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]	

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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	86,15
PS.8.5.3	Salzburg	4,33
PS.8.5.4	Lower Austria	4,02
PS.8.5.5	Vienna	3,04
PS.8.5.6	Carinthia	1,78
PS.8.5.7	Burgenland	0,65
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	13,52
PS.8.6.2	Floating rate	86,48
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	22,70
PS.8.7.2	Amortising	77,30
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		

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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	21	3,04%
PS.8.8.2	Regional/federal authorities	65	9,32%
PS.8.8.3	Local/municipal authorities	607	87,64%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	692	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	21	3,04%
OPS.8.8.4	o/w Claim against regional/federal authorities	41	5,95%
OPS.8.8.5	o/w Claim guaranteed by regional/federal authorities	23	3,37%
OPS.8.8.6	o/w Claim against local/municipal authorities	536	77,39%
OPS.8.8.7	o/w Claimguaranteed by local/municipal authorities	71	10,25%
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	32,26
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 Extention 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		

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D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet (Y/N)	Legacy Issue (Y/N)
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
AT000B092796	Kommunal	09/05/16	23/05/35	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B093810	Kommunal	18/10/22	18/10/27	250.000.000,00	EUR	Floating Rate	Y	N

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