Austrian Transparency Template

Version 2024/03/11

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

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

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2. Regulatory Summary
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6. Other relevant information

Field Number	1. Basic Facts	
G.1.1.1	**Country**	Austria
G.1.1.2	**Issuer Name**	Raiffeisen-Landesbank Steiermark AG
G.1.1.3	**Link to Issuer's Website**	https://www.rlbstmk.at/investor-relations
G.1.1.4	**Cut-off date**	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	8848			
G.3.1.2	Outstanding Covered Bonds	5386			
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)	5494			
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%	62,28%	ND2	ND1
OG.3.2.1	OC (Coverage Requirements §9 PfandBG AT in % of Outstanding CB)	2,02%	62,26%	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	8373	94,64%
G.3.3.2	Public Sector	0	0,00%
G.3.3.3	Shipping	0	0,00%
G.3.3.4	Substitute Assets	474	5,36%
G.3.3.5	Other	0	0,00%
G.3.3.6	Total	8848	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)	8,5	ND1		
	Residual Life (mn) By buckets:				
G.3.4.2	0 - 1 Y	1047	ND1	11,83%	
G.3.4.3	1 - 2 Y	652	ND1	7,37%	
G.3.4.4	2 - 3 Y	629	ND1	7,11%	
G.3.4.5	3 - 4 Y	548	ND1	6,19%	
G.3.4.6	4 - 5 Y	522	ND1	5,90%	
G.3.4.7	5 - 10 Y	2564	ND1	28,98%	
G.3.4.8	10+ Y	2886	ND1	32,62%	
G.3.4.9	Total	8848	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)		4,7	ND1		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		1267	ND1	23,52%	
G.3.5.4	1 - 2 Y		1090	ND1	20,23%	
G.3.5.5	2 - 3 Y		152	ND1	2,82%	
G.3.5.6	3 - 4 Y		1034	ND1	19,20%	
G.3.5.7	4 - 5 Y		500	ND1	9,28%	
G.3.5.8	5 - 10 Y		545	ND1	10,12%	
G.3.5.9	10+ Y		798	ND1	14,82%	
G.3.5.10		Total	5386	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		8829	ND2	99,79%	
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		18	ND2	0,21%	
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	8848	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		5386	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	5386	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		3551	ND2	65,93%	
G.3.8.2	Floating coupon		1835	ND2	34,07%	
G.3.8.3	Other		0	ND2	0,00%	
G.3.8.4		Total	5386	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)	474	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	474	100,00%
OG.3.9.1	o/w EU gvts or quasi govts		0,00%
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts		0,00%
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts		0,00%
OG.3.9.4	o/w EU central banks		0,00%
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (CQS1) central banks		0,00%
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (CQS2) central banks		0,00%
OG.3.9.7	o/w CQS1 credit institutions		0,00%
OG.3.9.8	o/w CQS2 credit institutions		0,00%
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			

	10. Substitute Assets - Country	Nominal (mn)	% Substitute Assets
G.3.10.1	Domestic (Country of Issuer)	301	63,50%
G.3.10.2	Eurozone	173	36,50%
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	474	100,00%
G.3.10.16	Total	474	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	474	5,36%	8,81%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	474	5,36%	8,81%
OG.3.11.1	o/w Liquidity Buffer Assets	474	5,36%	8,81%
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		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

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	4. Compliance Art 14 CBD Check table	Row	Row	Row
The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.				
G.4.1.1	(a) Value of the cover pool total assets:	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	

B1. Austrian Transparency Template - Mortgage Assets

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

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	6303		75,27%
M.7.1.2	Commercial	2071		24,73%
M.7.1.3	Other	0		0,00%
M.7.1.4	Total	8373		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	35698	6330	42028
OM.7.2.1	Number of borrowers	ND2	ND2	34396
OM.7.2.2	Number of real estates	ND2	ND2	39448
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	7,81	1,74	5,99
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				

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

	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	100,00	100,00	100,00
M.7.4.2	Austria	97,03	92,45	95,90
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	2,97	7,55	4,10
M.7.4.13	Greece	0,00	0,00	0,00
M.7.4.14	Netherlands	0,00	0,00	0,00
M.7.4.15	Hungary	0,00	0,00	0,00
M.7.4.16	Ireland	0,00	0,00	0,00
M.7.4.17	Italy	0,00	0,00	0,00
M.7.4.18	Latvia	0,00	0,00	0,00
M.7.4.19	Lithuania	0,00	0,00	0,00
M.7.4.20	Luxembourg	0,00	0,00	0,00
M.7.4.21	Malta	0,00	0,00	0,00
M.7.4.22	Poland	0,00	0,00	0,00
M.7.4.23	Portugal	0,00	0,00	0,00
M.7.4.24	Romania	0,00	0,00	0,00
M.7.4.25	Slovakia	0,00	0,00	0,00
M.7.4.26	Slovenia	0,00	0,00	0,00
M.7.4.27	Spain	0,00	0,00	0,00
M.7.4.28	Sweden	0,00	0,00	0,00
M.7.4.29	European Economic Area (not member of EU)	0,00	0,00	0,00
M.7.4.30	Iceland	0,00	0,00	0,00
M.7.4.31	Liechtenstein	0,00	0,00	0,00
M.7.4.32	Norway	0,00	0,00	0,00
M.7.4.33	Other	0,00	0,00	0,00
M.7.4.34	Switzerland	0,00	0,00	0,00
M.7.4.35	United Kingdom	0,00	0,00	0,00
M.7.4.36	Australia	0,00	0,00	0,00
M.7.4.37	Brazil	0,00	0,00	0,00
M.7.4.38	Canada	0,00	0,00	0,00
M.7.4.39	Japan	0,00	0,00	0,00
M.7.4.40	Korea	0,00	0,00	0,00
M.7.4.41	New Zealand	0,00	0,00	0,00
M.7.4.42	Singapore	0,00	0,00	0,00
M.7.4.43	US	0,00	0,00	0,00
M.7.4.44	Other	0,00	0,00	0,00
OM.7.4.1	o/w [If relevant, please specify]			
OM.7.4.2	o/w [If relevant, please specify]			
OM.7.4.3	o/w [If relevant, please specify]			
OM.7.4.4	o/w [If relevant, please specify]			
OM.7.4.5	o/w [If relevant, please specify]			
OM.7.4.6	o/w [If relevant, please specify]			
OM.7.4.7	o/w [If relevant, please specify]			
OM.7.4.8	o/w [If relevant, please specify]			
OM.7.4.9	o/w [If relevant, please specify]			
OM.7.4.10	o/w [If relevant, please specify]			

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7. Mortgage Assets
7.A Residential Cover Pool
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	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Austria	100,00	100,00	100,00
M.7.5.2	Styria	66,15	72,28	67,61
M.7.5.3	Vienna	17,25	14,74	16,65
M.7.5.4	Carinthia	7,62	5,94	7,22
M.7.5.5	Lower Austria	3,72	2,30	3,38
M.7.5.6	Burgenland	3,02	2,60	2,92
M.7.5.7	Salzburg	1,12	0,30	0,92
M.7.5.8	Upper Austria	0,56	1,74	0,84
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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7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	51,46	38,07	48,15
M.7.6.2	Floating rate	48,54	61,93	51,85
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	7,36	7,46	7,39
M.7.7.2	Amortising	92,64	92,54	92,61
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	4,46	4,77	4,53
M.7.8.2	• 12 - • 24 months	8,74	10,92	9,28
M.7.8.3	• 24 - • 36 months	7,39	8,54	7,67
M.7.8.4	• 36 - • 60 months	22,49	23,12	22,64
M.7.8.5	• 60 months	56,93	52,65	55,87
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. Mortgage Assets
7.A Residential Cover Pool
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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)	176,55563			
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	920	17592	14,60%	49,28%
M.7A.10.3	>100,000 - <=300,000	2578	15226	40,91%	42,65%
M.7A.10.4	>300,000 - <=500,000	605	1619	9,61%	4,53%
M.7A.10.5	>500,000 - <=1,000,000	478	683	7,59%	1,91%
M.7A.10.6	>1,000,000 - <=5,000,000	934	498	14,82%	1,40%
M.7A.10.7	>5,000,000	786	80	12,48%	0,22%
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	6303	35698	100,00%	100,00%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND2	ND2		
M.7A.11.3	>40 - <=50 %	ND2	ND2		
M.7A.11.4	>50 - <=60 %	ND2	ND2		
M.7A.11.5	>60 - <=70 %	ND2	ND2		
M.7A.11.6	>70 - <=80 %	ND2	ND2		
M.7A.11.7	>80 - <=90 %	ND2	ND2		
M.7A.11.8	>90 - <=100 %	ND2	ND2		
M.7A.11.9	>100%	ND2	ND2		
M.7A.11.10	Total	0	0	0%	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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7. Mortgage Assets
7.A Residential Cover Pool
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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 (%)	55,60%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	1753	16064	27,81%	45,00%
M.7A.12.3	>40 - <=50 %	887	4369	14,07%	12,24%
M.7A.12.4	>50 - <=60 %	997	4183	15,82%	11,72%
M.7A.12.5	>60 - <=70 %	880	3694	13,96%	10,35%
M.7A.12.6	>70 - <=80 %	859	3053	13,63%	8,55%
M.7A.12.7	>80 - <=90 %	539	2340	8,55%	6,56%
M.7A.12.8	>90 - <=100 %	235	1043	3,73%	2,92%
M.7A.12.9	>100%	153	952	2,43%	2,67%
M.7A.12.10	Total	6303	35698	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	83,16
M.7A.13.2	Second home/Holiday houses	0,00
M.7A.13.3	Buy-to-let/Non-owner occupied	16,84
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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7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

	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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7.B Commercial Cover Pool

	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				

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

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

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)	327,09610			
	By buckets (mn):				
M.7B.21.2	>0 - <=100,000	149	3012	7,19%	47,59%
M.7B.21.3	>100,000 - <=300,000	372	2000	17,95%	31,59%
M.7B.21.4	>300,000 - <=500,000	235	603	11,36%	9,53%
M.7B.21.5	>500,000 - <=1,000,000	300	422	14,48%	6,67%
M.7B.21.6	>1,000,000 - <=5,000,000	475	242	22,93%	3,82%
M.7B.21.7	>5,000,000	540	51	26,08%	0,81%
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	2071	6330	100,00%	100,00%
	22. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.22.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND2	ND2		
M.7B.22.3	>40 - <=50 %	ND2	ND2		
M.7B.22.4	>50 - <=60 %	ND2	ND2		
M.7B.22.5	>60 - <=70 %	ND2	ND2		
M.7B.22.6	>70 - <=80 %	ND2	ND2		
M.7B.22.7	>80 - <=90 %	ND2	ND2		
M.7B.22.8	>90 - <=100 %	ND2	ND2		
M.7B.22.9	>100%	ND2	ND2		
M.7B.22.10	Total	0	0	0,00%	0,00%
OM.7B.22.1	o/w >100 - <=110 %				
OM.7B.22.2	o/w >110 - <=120 %				
OM.7B.22.3	o/w >120 - <=130 %				
OM.7B.22.4	o/w >130 - <=140 %				
OM.7B.22.5	o/w >140 - <=150 %				
OM.7B.22.6	o/w >150 %				
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

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

	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	47,42%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	931	4033	44,96%	63,71%
M.7B.23.3	>40 - <=50 %	270	653	13,02%	10,32%
M.7B.23.4	>50 - <=60 %	238	463	11,48%	7,31%
M.7B.23.5	>60 - <=70 %	237	395	11,44%	6,25%
M.7B.23.6	>70 - <=80 %	147	272	7,09%	4,30%
M.7B.23.7	>80 - <=90 %	100	174	4,81%	2,74%
M.7B.23.8	>90 - <=100 %	96	134	4,61%	2,12%
M.7B.23.9	>100%	54	206	2,59%	3,25%
M.7B.23.10	Total	2071	6330	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	17,85
M.7B.24.2	Office	19,07
M.7B.24.3	Hotel/Tourism	12,40
M.7B.24.4	Shopping malls	0,00
M.7B.24.5	Industry	7,37
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	43,31
OM.7B.24.1	o/w Cultural purposes	
OM.7B.24.2	o/w [If relevant, please specify]	
OM.7B.24.3	o/w [If relevant, please specify]	
OM.7B.24.4	o/w [If relevant, please specify]	
OM.7B.24.5	o/w [If relevant, please specify]	
OM.7B.24.6	o/w [If relevant, please specify]	
OM.7B.24.7	o/w [If relevant, please specify]	
OM.7B.24.8	o/w [If relevant, please specify]	
OM.7B.24.9	o/w [If relevant, please specify]	
OM.7B.24.10	o/w [If relevant, please specify]	
OM.7B.24.11	o/w [If relevant, please specify]	
OM.7B.24.12	o/w [If relevant, please specify]	
OM.7B.24.13	o/w [If relevant, please specify]	
OM.7B.24.14	o/w [If relevant, please specify]	

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

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

	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					

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

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

	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	**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		

Raiffeisen-Landesbank Steiermark

D1. Bond List

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

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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)
AT000B094107	Hypotheken	29/05/24	10/06/48	20.000.000,00	EUR	Fixed Rate	Y	N
AT000B094180	Hypotheken	22/09/25	22/03/30	18.954.000,00	EUR	Fixed Rate	Y	N
AT000B094164	Hypotheken	22/09/25	22/09/28	34.703.000,00	EUR	Fixed Rate	Y	N
AT0000A3PPN3	Hypotheken	30/09/25	08/04/30	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B094198	Hypotheken	08/10/25	30/09/30	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B094214	Hypotheken	19/01/26	19/01/29	100.000.000,00	EUR	Fixed Rate	Y	N
AT000B094396	Hypotheken	22/07/26	31/07/56	15.000.000,00	EUR	Fixed Rate	Y	N
AT000B094404	Hypotheken	05/08/26	17/08/65	20.000.000,00	EUR	Fixed Rate	Y	N
AT0000A3WQC0	Hypotheken	20/08/26	27/08/31	500.000.000,00	EUR	Fixed Rate	Y	N
AT000B094446	Hypotheken	07/09/26	24/09/46	5.000.000,00	EUR	Fixed Rate	Y	N

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