

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	www.oberbank.at			
G.1.1.4	Cut-off date	31.12.2021			
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	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.pfandbriefforum.at/profil-Oberbank.htm			
OG.2.1.1					
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	2.602,9			
G.3.1.2	Outstanding Covered Bonds	1.717			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	-	51,6%	-	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition					
		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	2.602,9		100,00%	
G.3.3.2	Public Sector	[For completion]			
G.3.3.3	Shipping	[For completion]			
G.3.3.4	Substitute Assets	[For completion]			
G.3.3.5	Other	[For completion]			
G.3.3.6	Total	2.602,9		100%	
OG.3.3.1	a/w [If relevant, please specify]			0,00%	
OG.3.3.2	a/w [If relevant, please specify]			0,00%	
OG.3.3.3	a/w [If relevant, please specify]			0,00%	
OG.3.3.4	a/w [If relevant, please specify]			0,00%	

OG.3.3.5		<i>a/w [if relevant, please specify]</i>			0,00%	
OG.3.3.6		<i>a/w [if relevant, please specify]</i>			0,00%	
4. Cover Pool Amortisation Profile						
G.3.4.1	Weighted Average Life (in years)		Contractual 15,9	Expected Upon Prepayments ND1	% Total Contractual	% Total Expected Upon Prepayments
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		126,9	ND1	4,88%	
G.3.4.3	1 - 2 Y		112,3	ND1	4,32%	
G.3.4.4	2 - 3 Y		124,9	ND1	4,80%	
G.3.4.5	3 - 4 Y		31,8	ND1	1,22%	
G.3.4.6	4 - 5 Y		35,3	ND1	1,36%	
G.3.4.7	5 - 10 Y		269,5	ND1	10,35%	
G.3.4.8	10+ Y		1.902,2	ND1	73,08%	
G.3.4.9		Total	2.602,9	0	100%	0%
OG.3.4.1		<i>a/w 0-1 day</i>			0,00%	
OG.3.4.2		<i>a/w 0-0.5y</i>			0,00%	
OG.3.4.3		<i>a/w 0.5-1 y</i>			0,00%	
OG.3.4.4		<i>a/w 1-1.5y</i>			0,00%	
OG.3.4.5		<i>a/w 1.5-2 y</i>			0,00%	
OG.3.4.6	Weighted Average Life residential (in years)		17,5			
OG.3.4.7	Weighted Average Life commercial (in years)		10,4			
OG.3.4.8					0,00%	
OG.3.4.9					0,00%	
OG.3.4.10					0,00%	
5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)		Initial Maturity 7,0	Extended Maturity ND1	% Total Initial Maturity	% Total Extended Maturity
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		20,0	ND1	1,17%	
G.3.5.3	1 - 2 Y		14,0	ND1	0,82%	
G.3.5.4	2 - 3 Y		20,0	ND1	1,17%	
G.3.5.5	3 - 4 Y		0,0	ND1	0,00%	
G.3.5.6	4 - 5 Y		785,0	ND1	45,73%	
G.3.5.7	5 - 10 Y		547,5	ND1	31,90%	
G.3.5.8	10+ Y		330,0	ND1	19,23%	
G.3.5.9		Total	1.716,5	0	100%	0%
OG.3.5.1		<i>a/w 0-1 day</i>			0,00%	
OG.3.5.2		<i>a/w 0-0.5y</i>			0,00%	
OG.3.5.3		<i>a/w 0.5-1 y</i>			0,00%	
OG.3.5.4		<i>a/w 1-1.5y</i>			0,00%	
OG.3.5.5		<i>a/w 1.5-2 y</i>			0,00%	
OG.3.5.6					0,00%	
OG.3.5.7					0,00%	
OG.3.5.8					0,00%	
OG.3.5.9					0,00%	
OG.3.5.10					0,00%	
6. Covered Assets - Currency						
G.3.6.1	EUR		Nominal [before hedging] (mn) 2.602,9	Nominal [after hedging] (mn) 2.602,9	% Total [before] 100,00%	% Total [after] 100,00%
G.3.6.2	USD		0,0	0,0	0,00%	0,00%
G.3.6.3	GBP		0,0	0,0	0,00%	0,00%
G.3.6.4	NOK		0,0	0,0	0,00%	0,00%
G.3.6.5	CHF		0,0	0,0	0,00%	0,00%
G.3.6.6	AUD		0,0	0,0	0,00%	0,00%
G.3.6.7	CAD		0,0	0,0	0,00%	0,00%
G.3.6.8	BRL		0,0	0,0	0,00%	0,00%
G.3.6.9	CZK		0,0	0,0	0,00%	0,00%
G.3.6.10	DKK		0,0	0,0	0,00%	0,00%
G.3.6.11	HKD		0,0	0,0	0,00%	0,00%
G.3.6.12	KRW		0,0	0,0	0,00%	0,00%
G.3.6.13	SEK		0,0	0,0	0,00%	0,00%
G.3.6.14	SGD		0,0	0,0	0,00%	0,00%
G.3.6.15	Other		0,0	0,0	0,00%	0,00%
G.3.6.16		Total	2.602,9	2.602,9	100%	100%
OG.3.6.1		<i>a/w [if relevant, please specify]</i>			0,00%	0,00%

OG.3.6.2	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.4	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.5	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.6	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.7	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.8	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.9	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%

7. Covered Bonds - Currency

		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	1.716,5	1.716,5	100,00%	100,00%
G.3.7.2	USD	0,0	0,0	0,00%	0,00%
G.3.7.3	GBP	0,0	0,0	0,00%	0,00%
G.3.7.4	NOK	0,0	0,0	0,00%	0,00%
G.3.7.5	CHF	0,0	0,0	0,00%	0,00%
G.3.7.6	AUD	0,0	0,0	0,00%	0,00%
G.3.7.7	CAD	0,0	0,0	0,00%	0,00%
G.3.7.8	BRL	0,0	0,0	0,00%	0,00%
G.3.7.9	CZK	0,0	0,0	0,00%	0,00%
G.3.7.10	DKK	0,0	0,0	0,00%	0,00%
G.3.7.11	HKD	0,0	0,0	0,00%	0,00%
G.3.7.12	KRW	0,0	0,0	0,00%	0,00%
G.3.7.13	SEK	0,0	0,0	0,00%	0,00%
G.3.7.14	SGD	0,0	0,0	0,00%	0,00%
G.3.7.15	Other	0,0	0,0	0,00%	0,00%
G.3.7.16	Total	1.716,5	1.716,5	100%	100%
OG.3.7.1	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.2	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.3	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.4	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.5	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.6	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.7	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.8	<i>a/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.7.9	<i>a/w [If relevant, please specify]</i>			0,00%	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	896,5	896,5	52%	52%
G.3.8.2	Floating coupon	820,0	820,0	48%	48%
G.3.8.3	Other	0,0	0,0	0%	0%
G.3.8.4	Total	1.716,5	1.716,5	100%	100%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

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%
OG.3.9.1	<i>a/w EU gvts or quasi gvts</i>	
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>	
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</i>	
OG.3.9.4	<i>a/w EU central banks</i>	
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>	
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>	
OG.3.9.7	<i>a/w CQS1 credit institutions</i>	
OG.3.9.8	<i>a/w CQS2 credit institutions</i>	
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%
OG.3.10.1	<i>o/w [If relevant, please specify]</i>			
OG.3.10.2	<i>o/w [If relevant, please specify]</i>			
OG.3.10.3	<i>o/w [If relevant, please specify]</i>			
OG.3.10.4	<i>o/w [If relevant, please specify]</i>			
OG.3.10.5	<i>o/w [If relevant, please specify]</i>			
OG.3.10.6	<i>o/w [If relevant, please specify]</i>			
OG.3.10.7	<i>o/w [If relevant, please specify]</i>			
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	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	0	0%	0%
OG.3.11.1	<i>o/w [If relevant, please specify]</i>			
OG.3.11.2	<i>o/w [If relevant, please specify]</i>			
OG.3.11.3	<i>o/w [If relevant, please specify]</i>			
OG.3.11.4	<i>o/w [If relevant, please specify]</i>			
OG.3.11.5	<i>o/w [If relevant, please specify]</i>			
OG.3.11.6	<i>o/w [If relevant, please specify]</i>			
OG.3.11.7	<i>o/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	http://www.pfandbriefforum.at/profil-Oberbank.htm		
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)	n.a.		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	n.a.		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
OG.3.13.13				
OG.3.13.14				
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OG.3.13.18				
OG.3.13.19				
OG.3.13.20				
OG.3.13.21				
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OG.3.13.28
OG.3.13.29
OG.3.13.30
OG.3.13.31
OG.3.13.32
OG.3.13.33
OG.3.13.34
OG.3.13.35
OG.3.13.36
OG.3.13.37
OG.3.13.38
OG.3.13.39
OG.3.13.40
OG.3.13.41
OG.3.13.42
OG.3.13.43
OG.3.13.44
OG.3.13.45
OG.3.13.46
OG.3.13.47
OG.3.13.48
OG.3.13.49
OG.3.13.50
OG.3.13.51

4. References to Capital Requirements Regulation (CRR) 129(7)

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 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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	(i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i) Value of covered bonds:	39		
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	(ii) Currency risk - cover pool:	111		
G.4.1.8	(ii) Interest rate risk - covered bond:	163		
G.4.1.9	(ii) Currency risk - covered bond:	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Austrian Glossary		
G.4.1.11	(iii) Maturity structure of cover assets:	65		
G.4.1.12	(iii) Maturity structure of covered bonds:	88		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		

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)
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

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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	2.023,7	77,64%
M.7.1.2	Commercial	582,9	22,36%
M.7.1.3	Other	0,0	0,00%
M.7.1.4	Total	2.606,6	100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>		0,00%
OM.7.1.2	<i>o/w Forest & Agriculture</i>		0,00%
OM.7.1.3	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.4	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.5	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.6	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.7	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.8	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.9	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.10	<i>o/w [If relevant, please specify]</i>		0,00%
OM.7.1.11	<i>o/w [If relevant, please specify]</i>		0,00%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	13593	557
OM.7.2.1	<i>Optional information eg, Number of borrowers</i>		
OM.7.2.2	<i>Optional information eg, Number of guarantors</i>		
OM.7.2.3			
OM.7.2.4			
OM.7.2.5			
OM.7.2.6			
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	6,22%	29,04%
OM.7.3.1			
OM.7.3.2			
OM.7.3.3			
OM.7.3.4			
OM.7.3.5			
OM.7.3.6			
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100,00%	100,00%
M.7.4.2	Austria	84,31%	47,86%
M.7.4.3	Belgium	0,00%	0,00%
M.7.4.4	Bulgaria	0,00%	0,00%
M.7.4.5	Croatia	0,00%	0,00%
M.7.4.6	Cyprus	0,00%	0,00%
M.7.4.7	Czech Republic	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%
M.7.4.12	Germany	15,69%	52,14%
M.7.4.13	Greece	0,00%	0,00%
M.7.4.14	Netherlands	0,00%	0,00%
M.7.4.15	Hungary	0,00%	0,00%
M.7.4.16	Ireland	0,00%	0,00%
M.7.4.17	Italy	0,00%	0,00%
M.7.4.18	Latvia	0,00%	0,00%
M.7.4.19	Lithuania	0,00%	0,00%
M.7.4.20	Luxembourg	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	United Kingdom	0,00%	0,00%	0,00%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0	0
M.7.4.31	Iceland	[For completion]	[For completion]	[For completion]
M.7.4.32	Liechtenstein	[For completion]	[For completion]	[For completion]
M.7.4.33	Norway	[For completion]	[For completion]	[For completion]
M.7.4.34	<u>Other</u>	0	0	0
M.7.4.35	Switzerland	[For completion]	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1		<i>a/w [If relevant, please specify]</i>		
OM.7.4.2		<i>a/w [If relevant, please specify]</i>		
OM.7.4.3		<i>a/w [If relevant, please specify]</i>		
OM.7.4.4		<i>a/w [If relevant, please specify]</i>		
OM.7.4.5		<i>a/w [If relevant, please specify]</i>		
OM.7.4.6		<i>a/w [If relevant, please specify]</i>		
OM.7.4.7		<i>a/w [If relevant, please specify]</i>		
OM.7.4.8		<i>a/w [If relevant, please specify]</i>		
OM.7.4.9		<i>a/w [If relevant, please specify]</i>		
OM.7.4.10		<i>a/w [If relevant, please specify]</i>		

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Oberösterreich	34,30%	10,69%	29,02%
M.7.5.2	Salzburg	8,27%	5,51%	7,65%
M.7.5.3	Niederösterreich	15,32%	8,53%	13,80%
M.7.5.4	Wien	21,53%	17,97%	20,74%
M.7.5.5	Tirol	0,91%	0,04%	0,71%
M.7.5.6	Steiermark	1,99%	3,37%	2,30%
M.7.5.7	Kärnten	0,75%	0,24%	0,63%
M.7.5.8	Burgenland	1,20%	1,50%	1,27%
M.7.5.9	Vorarlberg	0,04%	0,00%	0,03%
M.7.5.10	Republik Österreich	84,31%	47,86%	76,16%
M.7.5.11	Bayern	9,51%	20,76%	12,02%
M.7.5.12	Sachsen-Anhalt	0,43%	2,86%	0,97%
M.7.5.13	Sachsen	3,09%	2,28%	2,91%
M.7.5.14	Thüringen	0,18%	0,39%	0,23%
M.7.5.15	Hessen	0,66%	8,60%	2,44%
M.7.5.16	Berlin	0,91%	5,21%	1,87%
M.7.5.17	Baden-Württemberg	0,23%	1,32%	0,47%
M.7.5.18	Brandenburg	0,02%	0,34%	0,09%
M.7.5.19	Nordrhein-Westfalen	0,17%	1,97%	0,57%
M.7.5.20	Hamburg	0,19%	0,00%	0,15%
M.7.5.21	Rheinland-Pfalz	0,20%	2,07%	0,62%
M.7.5.22	Niedersachsen	0,00%	3,41%	0,76%
M.7.5.23	Schleswig-Holstein	0,09%	2,94%	0,73%
M.7.5.24	Mecklenburg-Vorpomm.	0,02%	0,00%	0,02%
M.7.5.25	Republik Deutschland	15,69%	52,14%	23,84%
M.7.5.26	TBC at a country level	[For completion]	[For completion]	123,84%
M.7.5.27	TBC at a country level	[For completion]	[For completion]	223,84%
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]

6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	44,70%	26,12%	40,54%	
M.7.6.2	Floating rate	55,30%	73,88%	59,46%	
M.7.6.3	Other	[For completion]	[For completion]	[For completion]	
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	9,89%	28,20%	13,98%	
M.7.7.2	Amortising	90,11%	71,80%	86,02%	
M.7.7.3	Other	[For completion]	[For completion]	[For completion]	
OM.7.7.1		[For completion]	[For completion]	[For completion]	
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	23,97%	33,08%	26,01%	
M.7.8.2	≥ 12 - ≤ 24 months	21,60%	22,32%	21,76%	
M.7.8.3	≥ 24 - ≤ 36 months	15,62%	16,07%	15,72%	
M.7.8.4	≥ 36 - ≤ 60 months	17,01%	14,44%	16,44%	
M.7.8.5	≥ 60 months	21,80%	14,09%	20,07%	
OM.7.8.1	Total Weighted Average Seasoning (months)	37,90	29,31	35,98	
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%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
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)	148,9			
	By buckets (mn):				
M.7A.10.2	0-100.000	369,1	7682	18,24%	56,51%
M.7A.10.3	100.001-300.000	846,4	5060	41,82%	37,23%
M.7A.10.4	300.001-500.000	188,0	509	9,29%	3,74%
M.7A.10.5	500.001-1.000.000	134,6	195	6,65%	1,43%
M.7A.10.6	1.000.001-5.000.000	263,9	122	13,04%	0,90%
M.7A.10.7	> 5.000.000	221,8	25	10,96%	0,18%
M.7A.10.8	TBC at a country level	[For completion]	[For completion]		
M.7A.10.9	TBC at a country level	[For completion]	[For completion]		
M.7A.10.10	TBC at a country level	[For completion]	[For completion]		
M.7A.10.11	TBC at a country level	[For completion]	[For completion]		
M.7A.10.12	TBC at a country level	[For completion]	[For completion]		
M.7A.10.13	TBC at a country level	[For completion]	[For completion]		
M.7A.10.14	TBC at a country level	[For completion]	[For completion]		
M.7A.10.15	TBC at a country level	[For completion]	[For completion]		
M.7A.10.16	TBC at a country level	[For completion]	[For completion]		
M.7A.10.17	TBC at a country level	[For completion]	[For completion]		
M.7A.10.18	TBC at a country level	[For completion]	[For completion]		
M.7A.10.19	TBC at a country level	[For completion]	[For completion]		
M.7A.10.20	TBC at a country level	[For completion]	[For completion]		
M.7A.10.21	TBC at a country level	[For completion]	[For completion]		
M.7A.10.22	TBC at a country level	[For completion]	[For completion]		
M.7A.10.23	TBC at a country level	[For completion]	[For completion]		
M.7A.10.24	TBC at a country level	[For completion]	[For completion]		
M.7A.10.25	TBC at a country level	[For completion]	[For completion]		
M.7A.10.26	Total	2.023,7	13593	100%	100%

11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	106,31%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	453,5	4062	22,41%	29,88%
M.7A.11.3	>40 - <=50 %	190,2	1543	9,40%	11,35%
M.7A.11.4	>50 - <=60 %	241,7	1704	11,94%	12,54%
M.7A.11.5	>60 - <=70 %	299,9	1799	14,82%	13,23%
M.7A.11.6	>70 - <=80 %	308,5	1380	15,24%	10,15%
M.7A.11.7	>80 - <=90 %	189,7	1135	9,38%	8,35%
M.7A.11.8	>90 - <=100 %	113,8	804	5,62%	5,91%
M.7A.11.9	>100%	226,5	1166	11,19%	8,58%
M.7A.11.10	Total	2.023,7	13593	100%	100%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.11.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.11.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.11.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.11.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.11.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	60,54%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	511,2	5760	25,26%	42,37%
M.7A.12.3	>40 - <=50 %	297,9	1852	14,72%	13,62%
M.7A.12.4	>50 - <=60 %	314,4	1806	15,53%	13,29%
M.7A.12.5	>60 - <=70 %	309,2	1430	15,28%	10,52%
M.7A.12.6	>70 - <=80 %	255,6	1026	12,63%	7,55%
M.7A.12.7	>80 - <=90 %	143,8	782	7,11%	5,75%
M.7A.12.8	>90 - <=100 %	95,1	473	4,70%	3,48%
M.7A.12.9	>100%	96,5	464	4,77%	3,41%
M.7A.12.10	Total	2.023,7	13593	100%	100%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.12.6	<i>o/w >150 %</i>			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	95,69%			
M.7A.13.2	Second home/Holiday houses	0,00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	3,01%			
M.7A.13.4	Agricultural	1,30%			
M.7A.13.5	Other	0,00%			
OM.7A.13.1	<i>o/w Subsidised housing</i>				
OM.7A.13.2	<i>o/w Private rental</i>				
OM.7A.13.3	<i>o/w Multi-family housing</i>				
OM.7A.13.4	<i>o/w Buildings under construction</i>				
OM.7A.13.5	<i>o/w Buildings land</i>				
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	90,23%			
M.7A.14.2	Guaranteed	0,00%			

M.7A.14.3	Other	9,77%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	1.046,4			
	By buckets (mn):				
M.7B.15.2	0-100.000	7,1	178	1,22%	31,96%
M.7B.15.3	100.001-300.000	26,0	145	4,47%	26,03%
M.7B.15.4	300.001-500.000	24,4	61	4,19%	10,95%
M.7B.15.5	500.001-1.000.000	42,9	57	7,36%	10,23%
M.7B.15.6	1.000.001-5.000.000	191,3	89	32,82%	15,98%
M.7B.15.7	> 5.000.000	291,1	27	49,94%	4,85%
M.7B.15.8	TBC at a country level	[For completion]	[For completion]		
M.7B.15.9	TBC at a country level	[For completion]	[For completion]		
M.7B.15.10	TBC at a country level	[For completion]	[For completion]		
M.7B.15.11	TBC at a country level	[For completion]	[For completion]		
M.7B.15.12	TBC at a country level	[For completion]	[For completion]		
M.7B.15.13	TBC at a country level	[For completion]	[For completion]		
M.7B.15.14	TBC at a country level	[For completion]	[For completion]		
M.7B.15.15	TBC at a country level	[For completion]	[For completion]		
M.7B.15.16	TBC at a country level	[For completion]	[For completion]		
M.7B.15.17	TBC at a country level	[For completion]	[For completion]		
M.7B.15.18	TBC at a country level	[For completion]	[For completion]		
M.7B.15.19	TBC at a country level	[For completion]	[For completion]		
M.7B.15.20	TBC at a country level	[For completion]	[For completion]		
M.7B.15.21	TBC at a country level	[For completion]	[For completion]		
M.7B.15.22	TBC at a country level	[For completion]	[For completion]		
M.7B.15.23	TBC at a country level	[For completion]	[For completion]		
M.7B.15.24	TBC at a country level	[For completion]	[For completion]		
M.7B.15.25	TBC at a country level	[For completion]	[For completion]		
M.7B.15.26	Total	582,9	557	100%	100%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	75,99%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	118,9	171	20,39%	30,70%
M.7B.16.3	>40 - <=50 %	23,3	62	4,00%	11,13%
M.7B.16.4	>50 - <=60 %	93,5	58	16,04%	10,41%
M.7B.16.5	>60 - <=70 %	113,1	65	19,40%	11,67%
M.7B.16.6	>70 - <=80 %	98,6	53	16,92%	9,52%
M.7B.16.7	>80 - <=90 %	64,7	41	11,10%	7,36%
M.7B.16.8	>90 - <=100 %	9,3	28	1,60%	5,03%
M.7B.16.9	>100%	61,4	79	10,54%	14,18%
M.7B.16.10	Total	582,9	557	100%	100%
OM.7B.16.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.16.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.16.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.16.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7B.16.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7B.16.6	o/w >150 %			0,00%	0,00%
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	64,88%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	89,0	229	15,28%	41,11%
M.7B.17.3	>40 - <=50 %	62,9	63	10,79%	11,31%
M.7B.17.4	>50 - <=60 %	133,1	76	22,83%	13,64%

M.7B.17.5	>60 - <=70 %	103,5	52	17,76%	9,34%
M.7B.17.6	>70 - <=80 %	86,9	40	14,91%	7,18%
M.7B.17.7	>80 - <=90 %	46,5	31	7,98%	5,57%
M.7B.17.8	>90 - <=100 %	8,4	20	1,44%	3,59%
M.7B.17.9	>100%	52,6	46	9,02%	8,26%
M.7B.17.10	Total	582,9	557	100%	100%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7B.17.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7B.17.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7B.17.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7B.17.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7B.17.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type		% Commercial loans	
M.7B.18.1	Retail	15,92%	
M.7B.18.2	Office	33,90%	
M.7B.18.3	Hotel/Tourism	7,54%	
M.7B.18.4	Shopping malls	8,40%	
M.7B.18.5	Industry	5,76%	
M.7B.18.6	Agriculture	0,32%	
M.7B.18.7	Other commercially used	9,05%	
M.7B.18.8	Land	15,87%	
M.7B.18.9	Property developers / Bulding under construction	0,00%	
M.7B.18.10	Other	3,24%	
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>		
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>		
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>		