

Austrian Transparency Template

Version 2024/01/04

Oberbank AG

Reporting Date: 31/12/2025

Cut-off Date: 31/12/2025

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A. Austrian Transparency Template - General Information

| | |
|---|-----|
| Reporting in Domestic Currency | EUR |
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| 1. Basic Facts | |
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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 | 31.12.2025 | | | |
| 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 | 4.173,9 | | | |
| G.3.1.2 | Outstanding Covered Bonds | 2.876,5 | | | |
| OG.3.1.1 | Cover Pool Size [NPV] (mn) | ND1 | | | |
| OG.3.1.2 | Outstanding Covered Bonds [NPV] (mn) | ND1 | | | |
| OG.3.1.3 | Coverage Requirements (§9 PfandBG AT) | [For completion] | | | |
| OG.3.1.4 | Coverage Requirements NPV (§9 PfandBG AT) | ND1 | | | |
| 2. Over-collateralisation (OC) | | Statutory | Voluntary | Contractual | Purpose |
| G.3.2.1 | OC (%) | 2,00% | 43,10% | ND1 | ND1 |
| OG.3.2.1 | OC | 2,03% | 40,81% | ND1 | ND1 |
| (Coverage Requirements §9 PfandBG AT in % of Outstanding CB) | | | | | |
| 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 | | | | | |
| 3. Cover Pool Composition | | Nominal (mn) | | % Cover Pool | |
| G.3.3.1 | Mortgages | 4.173,9 | | 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 | 4.173,9 | | 100% | |
| OG.3.3.1 | o/w [If relevant, please specify] | | | | |
| OG.3.3.2 | o/w [If relevant, please specify] | | | | |
| OG.3.3.3 | o/w [If relevant, please specify] | | | | |

OG.3.3.4 o/w [If relevant, please specify]
 OG.3.3.5 o/w [If relevant, please specify]
 OG.3.3.6 o/w [If relevant, please specify]

| 4. Cover Pool Amortisation Profile | | Contractual | Expected Upon Prepayments | % Total Contractual | % Total Expected Upon Prepayments |
|------------------------------------|----------------------------------|-------------|---------------------------|---------------------|-----------------------------------|
| G.3.4.1 | Weighted Average Life (in years) | 16,54 | ND1 | | |
| | Residual Life (mn) | | | | |
| | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 213,3 | ND1 | 5,11% | |
| G.3.4.3 | 1 - 2 Y | 83,3 | ND1 | 1,99% | |
| G.3.4.4 | 2 - 3 Y | 87,5 | ND1 | 2,10% | |
| G.3.4.5 | 3 - 4 Y | 30,7 | ND1 | 0,74% | |
| G.3.4.6 | 4 - 5 Y | 112,1 | ND1 | 2,69% | |
| G.3.4.7 | 5 - 10 Y | 505,5 | ND1 | 12,11% | |
| G.3.4.8 | 10+ Y | 3.141,6 | ND1 | 75,27% | |
| G.3.4.9 | Total | 4.173,9 | 0 | 100% | 0% |
| OG.3.4.1 | o/w 0-1 day | | | | |
| OG.3.4.2 | o/w 0-0.5y | | | | |
| OG.3.4.3 | o/w 0.5-1 y | | | | |
| OG.3.4.4 | o/w 1-1.5y | | | | |
| OG.3.4.5 | o/w 1.5-2 y | | | | |
| OG.3.4.6 | | | | | |
| OG.3.4.7 | | | | | |
| OG.3.4.8 | | | | | |
| OG.3.4.9 | | | | | |
| OG.3.4.10 | | | | | |

| 5. Maturity of Covered Bonds | | Initial Maturity | Extended Maturity | % Total Initial Maturity | % Total Extended Maturity |
|------------------------------|----------------------------------|------------------|-------------------|--------------------------|---------------------------|
| G.3.5.1 | Weighted Average life (in years) | 4,53 | ND1 | | |
| | Maturity (mn) | | | | |
| | By buckets: | | | | |
| G.3.5.2 | 0 - 1 Y | 785,0 | ND1 | 27,29% | |
| G.3.5.3 | 1 - 2 Y | 15,0 | ND1 | 0,52% | |
| G.3.5.4 | 2 - 3 Y | 5,0 | ND1 | 0,17% | |
| G.3.5.5 | 3 - 4 Y | 255,0 | ND1 | 8,86% | |
| G.3.5.6 | 4 - 5 Y | 582,5 | ND1 | 20,25% | |
| G.3.5.7 | 5 - 10 Y | 1.174,0 | ND1 | 40,81% | |
| G.3.5.8 | 10+ Y | 60,0 | ND1 | 2,09% | |
| G.3.5.9 | Total | 2.876,5 | 0 | 100% | 0% |
| OG.3.5.1 | o/w 0-1 day | | | | |
| OG.3.5.2 | o/w 0-0.5y | | | | |
| OG.3.5.3 | o/w 0.5-1 y | | | | |
| OG.3.5.4 | o/w 1-1.5y | | | | |
| OG.3.5.5 | o/w 1.5-2 y | | | | |
| 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 | 4.173,9 | 4.173,9 | 100,00% | 100,00% |
| G.3.6.2 | AUD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.3 | BRL | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.4 | CAD | 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 | CZK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.7 | DKK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.8 | GBP | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.9 | HKD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.10 | ISK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.11 | JPY | 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 | NOK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.14 | PLN | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.15 | SEK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.16 | SGD | 0,0 | 0,0 | 0,00% | 0,00% |

| | | | | | |
|--|---|-------------------------------|------------------------------|---------------------|-----------------|
| G.3.6.17 | USD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.18 | Other | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.6.19 | Total | 4.173,9 | 4.173,9 | 100% | 100% |
| OG.3.6.1 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.6.2 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.6.3 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.6.4 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.6.5 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.6.6 | <i>o/w [If relevant, please specify]</i> | | | | |
| 7. Covered Bonds - Currency | | | | | |
| | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | 2.876,5 | 2.876,5 | 100,00% | 100,00% |
| G.3.7.2 | AUD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.3 | BRL | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.4 | CAD | 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 | CZK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.7 | DKK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.8 | GBP | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.9 | HKD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.10 | ISK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.11 | JPY | 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 | NOK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.14 | PLN | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.15 | SEK | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.16 | SGD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.17 | USD | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.18 | Other | 0,0 | 0,0 | 0,00% | 0,00% |
| G.3.7.19 | Total | 2.876,5 | 2.876,5 | 100,00% | 100,00% |
| OG.3.7.1 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.7.2 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.7.3 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.7.4 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.7.5 | <i>o/w [If relevant, please specify]</i> | | | | |
| OG.3.7.6 | <i>o/w [If relevant, please specify]</i> | | | | |
| 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 | 2.096,5 | 2.096,5 | 73% | 73% |
| G.3.8.2 | Floating coupon | 780,0 | 780,0 | 27% | 27% |
| G.3.8.3 | Other | 0,0 | 0,0 | 0% | 0% |
| G.3.8.4 | Total | 2.876,5 | 2.876,5 | 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 | 0,0 | | | |
| G.3.9.2 | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) | 0,0 | | | |
| G.3.9.3 | Exposures to central banks | 0,0 | | | |
| G.3.9.4 | Exposures to credit institutions | 0,0 | | | |
| G.3.9.5 | Other | 0,0 | | | |
| G.3.9.6 | Total | 0,0 | | 0% | |
| OG.3.9.1 | <i>o/w EU gvts or quasi govts</i> | | | | |
| OG.3.9.2 | <i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i> | | | | |
| OG.3.9.3 | <i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i> | | | | |
| OG.3.9.4 | <i>o/w EU central banks</i> | | | | |
| OG.3.9.5 | <i>o/w third-party countries Credit Quality Step 1 (CQS1) central banks</i> | | | | |
| OG.3.9.6 | <i>o/w third-party countries Credit Quality Step 2 (CQS2) central banks</i> | | | | |
| OG.3.9.7 | <i>o/w CQS1 credit institutions</i> | | | | |
| OG.3.9.8 | <i>o/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 | 0% | |
| OG.3.10.1 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.2 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.3 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.4 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.5 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.6 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.10.7 | <i>a/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 | 0,00% | 0,00% |
| G.3.11.2 | Central bank eligible assets | 19,3 | 0,46% | 0,67% |
| G.3.11.3 | Other | 0,0 | 0,00% | 0,00% |
| G.3.11.4 | Total | 19,3 | 0,46% | 0,67% |
| OG.3.11.1 | <i>a/w liquidity buffer assets</i> | | | |
| OG.3.11.2 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.11.3 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.11.4 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.11.5 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.11.6 | <i>a/w [If relevant, please specify]</i> | | | |
| OG.3.11.7 | <i>a/w [If relevant, please specify]</i> | | | |
| 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) | 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 | | | | |
| 14. Sustainable or other special purpose strategy - optional | | | | |
| G.3.14.1 | Cover pool involved in a sustainable/special purpose strategy? (Y/N) | N | | |
| G.3.14.2 | If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)? | | | |
| G.3.14.3 | specific criteria | [ESG, SDG, blue loan etc.] | | |
| G.3.14.4 | link to the committed objective criteria | [link on the issuer's website to the objective criteria the labelled pool is committed to] | | |
| 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

| 4. Compliance Art 14 CBD Check table | | Row | Row |
|--|---|---|--|
| <i>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.</i> | | | |
| 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 for Mortgage Assets | |
| G.4.1.5 | (c) Type of cover assets: | 52 | |
| G.4.1.6 | (c) Loan size: | 186 for Residential Mortgage Assets | 424 for Commercial Mortgage 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 for Mortgage 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 | |
| G.4.1.14 | (d) o/w Credit Risk: | 215 LTV Residential Mortgage | 453 LTV Commercial Mortgage |
| 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 for Mortgage 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 | 0,00 | |
| G.5.1.2 | Exposure to credit institute credit quality step 2 | 0,00 | |
| G.5.1.3 | Exposure to credit institute credit quality step 3 | 0,00 | |
| OG.5.1.1 | | | |

OG.5.1.2
OG.5.1.3
OG.5.1.4

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 | Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool) |
| 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

| | |
|--|-----|
| Reporting in Domestic Currency | EUR |
| CONTENT OF TAB B1 | |
| 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 | 3.068,9 | 73,53% | |
| M.7.1.2 | Commercial | 1.105,0 | 26,47% | |
| M.7.1.3 | Other | 0,0 | 0,00% | |
| M.7.1.4 | Total | 4.173,9 | 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 | Total Mortgages |
| M.7.2.1 | Number of mortgage loans | 17.657 | 866 | 18.523 |
| 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 | % Total Mortgages |
| M.7.3.1 | 10 largest exposures | 5,15% | 17,33% | 5,04% |
| 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 | % Total Mortgages |
| M.7.4.1 | European Union | 100,00% | 100,00% | 100,00% |
| M.7.4.2 | Austria | 82,50% | 68,96% | 78,91% |
| 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 | 17,50% | 31,04% | 21,09% |
| 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] | | | |

| 5. Breakdown by domestic regions | | % Residential Loans | % Commercial Loans | % Total Mortgages |
|----------------------------------|-------------------------------|---------------------|--------------------|-------------------|
| M.7.5.1 | <u>Austria</u> | <u>82,50%</u> | <u>68,96%</u> | <u>78,91%</u> |
| M.7.5.2 | Upper Austria | 34,27% | 21,39% | 30,86% |
| M.7.5.3 | Salzburg | 8,82% | 8,78% | 8,81% |
| M.7.5.4 | Lower Austria | 15,45% | 12,98% | 14,79% |
| M.7.5.5 | Vienna | 18,19% | 20,93% | 18,91% |
| M.7.5.6 | Tyrol | 1,43% | 0,89% | 1,29% |
| M.7.5.7 | Styria | 2,62% | 2,54% | 2,60% |
| M.7.5.8 | Carinthia | 0,57% | 1,22% | 0,74% |
| M.7.5.9 | Burgenland | 1,05% | 0,16% | 0,82% |
| M.7.5.10 | Vorarlberg | 0,09% | 0,08% | 0,09% |
| M.7.5.11 | <u>Germany</u> | <u>17,50%</u> | <u>31,04%</u> | <u>21,08%</u> |
| M.7.5.12 | Bavaria | 7,63% | 13,64% | 9,22% |
| M.7.5.13 | Saxony-Anhalt | 0,31% | 1,12% | 0,53% |
| M.7.5.14 | Saxony | 3,20% | 1,73% | 2,81% |
| M.7.5.15 | Thuringia | 0,19% | 0,38% | 0,24% |
| M.7.5.16 | Hesse | 0,56% | 3,15% | 1,24% |
| M.7.5.17 | Berlin | 4,27% | 1,41% | 3,52% |
| M.7.5.18 | Baden-Württemberg | 0,64% | 2,29% | 1,07% |
| M.7.5.19 | Brandenburg | 0,28% | 0,29% | 0,29% |
| M.7.5.20 | North Rine-Westphalia | 0,13% | 3,76% | 1,09% |
| M.7.5.21 | Hamburg | 0,19% | 0,00% | 0,14% |
| M.7.5.22 | Rhineland-Palatinate | 0,04% | 0,36% | 0,12% |
| M.7.5.23 | Lower Saxony | 0,00% | 1,88% | 0,50% |
| M.7.5.24 | Schleswig-Holstein | 0,02% | 1,02% | 0,29% |
| M.7.5.25 | Mecklenburg-Western Pomerania | 0,03% | 0,00% | 0,02% |
| 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

| 6. Breakdown by Interest Rate | | % Residential Loans | % Commercial Loans | % Total Mortgages | |
|--------------------------------|---|---------------------|--------------------|---------------------|----------------|
| M.7.6.1 | Fixed rate | 59,55% | 35,18% | 53,10% | |
| M.7.6.2 | Floating rate | 40,45% | 64,82% | 46,90% | |
| 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 | 8,88% | 12,88% | 9,94% | |
| M.7.7.2 | Amortising | 91,12% | 87,12% | 90,06% | |
| 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 | 11,43% | 14,95% | 12,36% | |
| M.7.8.2 | ≥ 12 - ≤ 24 months | 9,97% | 13,26% | 10,84% | |
| M.7.8.3 | ≥ 24 - ≤ 36 months | 11,76% | 20,05% | 13,96% | |
| M.7.8.4 | ≥ 36 - ≤ 60 months | 29,90% | 24,65% | 28,51% | |
| M.7.8.5 | ≥ 60 months | 36,94% | 27,09% | 34,33% | |
| OM.7.8.1 | Total Weighted Average Seasoning (months) | 54,72 | 45,38 | 52,25 | |
| 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 | Defaulted Loans pursuant Art 178 CRR | 0,00% | 0,00% | 0,00% | |
| 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) | 173,8 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0-100.000 | 432,6 | 8847 | 14,10% | 50,10% |
| M.7A.10.3 | 100.001-300.000 | 1.216,2 | 7038 | 39,63% | 39,86% |
| M.7A.10.4 | 300.001-500.000 | 436,2 | 1182 | 14,21% | 6,69% |
| M.7A.10.5 | 500.001-1.000.000 | 262,5 | 384 | 8,55% | 2,17% |
| M.7A.10.6 | 1.000.001-5.000.000 | 334,0 | 169 | 10,88% | 0,96% |
| M.7A.10.7 | > 5.000.000 | 387,4 | 37 | 12,62% | 0,21% |

M.7A.10.8
M.7A.10.9
M.7A.10.10
M.7A.10.11
M.7A.10.12
M.7A.10.13
M.7A.10.14
M.7A.10.15
M.7A.10.16
M.7A.10.17
M.7A.10.18
M.7A.10.19
M.7A.10.20
M.7A.10.21
M.7A.10.22
M.7A.10.23
M.7A.10.24
M.7A.10.25
M.7A.10.26

| | | | | | |
|--|----------------------------|----------------------------|------------------------|----------------------------|-----------------------|
| Total | | 3.068,9 | 17657 | 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 (%) | 69,05% | | | |
| By LTV buckets (mn): | | | | | |
| M.7A.11.2 | >0 - <=40 % | 711,3 | 5350 | 23,18% | 30,30% |
| M.7A.11.3 | >40 - <=50 % | 347,3 | 2128 | 11,32% | 12,05% |
| M.7A.11.4 | >50 - <=60 % | 376,7 | 2281 | 12,27% | 12,92% |
| M.7A.11.5 | >60 - <=70 % | 404,3 | 2301 | 13,18% | 13,03% |
| M.7A.11.6 | >70 - <=80 % | 445,8 | 1935 | 14,53% | 10,96% |
| M.7A.11.7 | >80 - <=90 % | 338,4 | 1654 | 11,03% | 9,37% |
| M.7A.11.8 | >90 - <=100 % | 204,1 | 918 | 6,65% | 5,20% |
| M.7A.11.9 | >100% | 241,0 | 1090 | 7,85% | 6,17% |
| M.7A.11.10 | Total | 3.068,9 | 17657 | 100,00% | 100% |
| 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 | | | | | |
| 12. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.12.1 | Weighted Average LTV (%) | 53,69% | | | |
| By LTV buckets (mn): | | | | | |
| M.7A.12.2 | >0 - <=40 % | 907,3 | 8422 | 29,56% | 47,70% |
| M.7A.12.3 | >40 - <=50 % | 469,0 | 2584 | 15,28% | 14,63% |
| M.7A.12.4 | >50 - <=60 % | 523,6 | 2375 | 17,06% | 13,45% |
| M.7A.12.5 | >60 - <=70 % | 471,6 | 1750 | 15,37% | 9,91% |
| M.7A.12.6 | >70 - <=80 % | 342,6 | 1271 | 11,16% | 7,20% |
| M.7A.12.7 | >80 - <=90 % | 235,4 | 795 | 7,67% | 4,50% |
| M.7A.12.8 | >90 - <=100 % | 73,7 | 224 | 2,40% | 1,27% |
| M.7A.12.9 | >100% | 45,7 | 236 | 1,49% | 1,34% |
| M.7A.12.10 | Total | 3.068,9 | 17657 | 100,00% | 100% |
| OM.7A.12.1 | o/w >100 - <=110 % | | | | |
| OM.7A.12.2 | o/w >110 - <=120 % | | | | |
| OM.7A.12.3 | o/w >120 - <=130 % | | | | |
| OM.7A.12.4 | o/w >130 - <=140 % | | | | |
| OM.7A.12.5 | o/w >140 - <=150 % | | | | |
| OM.7A.12.6 | o/w >150 % | | | | |
| OM.7A.12.7 | | | | | |
| OM.7A.12.8 | | | | | |
| OM.7A.12.9 | | | | | |
| 13. Breakdown by type | | % Residential Loans | | | |
| M.7A.13.1 | Owner occupied | 98,57% | | | |
| M.7A.13.2 | Second home/Holiday houses | 0,00% | | | |

| | | |
|-------------|--|-------|
| M.7A.13.3 | Buy-to-let/Non-owner occupied | 1,43% |
| 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 | <i>o/w Private rental</i> | |
| OM.7A.13.2 | <i>o/w Multi-family housing</i> | |
| OM.7A.13.3 | <i>o/w Buildings under construction</i> | |
| OM.7A.13.4 | <i>o/w Buildings land</i> | |
| OM.7A.13.5 | <i>o/w [If relevant, please specify]</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> | |

| 14. Loan by Ranking | | % Residential Loans |
|---------------------|---------------------------|---------------------|
| M.7A.14.1 | 1st lien / No prior ranks | 90,91% |
| M.7A.14.2 | Guaranteed | 0,00% |
| M.7A.14.3 | Other | 9,09% |
| OM.7A.14.1 | | |
| OM.7A.14.2 | | |
| OM.7A.14.3 | | |
| OM.7A.14.4 | | |
| OM.7A.14.5 | | |
| OM.7A.14.6 | | |

| 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 | [For completion] | [For completion] | | |
| M.7A.15.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.15.18 | no data | [For completion] | [For completion] | | |
| 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 | [For completion] | [For completion] | | |
| M.7A.16.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7A.16.18 | no data | [For completion] | [For completion] | | |

| | | | | | |
|------------|-------|-----|---|------|------|
| M.7A.16.19 | Total | 0,0 | 0 | 0,0% | 0,0% |
| OM.7A.16.1 | | | | | |
| OM.7A.16.2 | | | | | |
| OM.7A.16.3 | | | | | |

| 17. Property Age Structure - optional | | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
|---------------------------------------|------------------|------------------|---------------------|---------------------|--------------------|
| M.7A.17.1 | older than 1919 | [For completion] | [For completion] | | |
| M.7A.17.2 | 1919 - 1945 | [For completion] | [For completion] | | |
| M.7A.17.3 | 1946 - 1960 | [For completion] | [For completion] | | |
| M.7A.17.4 | 1961 - 1970 | [For completion] | [For completion] | | |
| M.7A.17.5 | 1971 - 1980 | [For completion] | [For completion] | | |
| M.7A.17.6 | 1981 - 1990 | [For completion] | [For completion] | | |
| M.7A.17.7 | 1991 - 2000 | [For completion] | [For completion] | | |
| M.7A.17.8 | 2001 - 2005 | [For completion] | [For completion] | | |
| M.7A.17.9 | 2006 - 2010 | [For completion] | [For completion] | | |
| M.7A.17.10 | 2011 - 2015 | [For completion] | [For completion] | | |
| M.7A.17.11 | 2016 - 2020 | [For completion] | [For completion] | | |
| M.7A.17.12 | 2021 and onwards | [For completion] | [For completion] | | |
| M.7A.17.13 | no data | [For completion] | [For completion] | | |
| 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 | [For completion] | [For completion] | | |
| M.7A.18.2 | Flat or Apartment | [For completion] | [For completion] | | |
| M.7A.18.3 | Bungalow | [For completion] | [For completion] | | |
| M.7A.18.4 | Terraced House | [For completion] | [For completion] | | |
| M.7A.18.5 | Multifamily House | [For completion] | [For completion] | | |
| M.7A.18.6 | Land Only | [For completion] | [For completion] | | |
| M.7A.18.7 | other | [For completion] | [For completion] | | |
| 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 | [For completion] | [For completion] | | |
| M.7A.19.2 | Existing property | [For completion] | [For completion] | | |
| M.7A.19.3 | other | [For completion] | [For completion] | | |
| M.7A.19.4 | no data | [For completion] | [For completion] | | |
| M.7A.19.5 | Total | 0,0 | 0 | 0,0% | 0,0% |

| M.7A.19.6 | | | | | |
|--|----------------------------------|--------------------|-----------------------------------|----------------------|--|
| 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 | [For completion] | [For completion] | [For completion] | |
| M.7A.20.2 | Flat or Apartment | [For completion] | [For completion] | [For completion] | |
| M.7A.20.3 | Bungalow | [For completion] | [For completion] | [For completion] | |
| M.7A.20.4 | Terraced House | [For completion] | [For completion] | [For completion] | |
| M.7A.20.5 | Multifamily House | [For completion] | [For completion] | [For completion] | |
| M.7A.20.6 | Land Only | [For completion] | [For completion] | [For completion] | |
| M.7A.20.7 | other | [For completion] | [For completion] | [For completion] | |
| M.7A.20.8 | no data | [For completion] | [For completion] | [For completion] | |
| M.7A.20.9 | Total | 0,0 | 0,0 | | |
| M.7A.20.10 | Weighted Average | | | [For completion] | |

| | | | | | |
|------------|--|--|--|--|--|
| 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

| 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) | 1.276,0 | | | |
| | By buckets (mn): | | | | |
| M.7B.21.2 | 0-100.000 | 10,1 | 225 | 0,92% | 25,98% |
| M.7B.21.3 | 100.001-300.000 | 39,2 | 212 | 3,55% | 24,48% |
| M.7B.21.4 | 300.001-500.000 | 37,2 | 96 | 3,37% | 11,09% |
| M.7B.21.5 | 500.001-1.000.000 | 78,9 | 112 | 7,14% | 12,93% |
| M.7B.21.6 | 1.000.001-5.000.000 | 339,7 | 160 | 30,74% | 18,48% |
| M.7B.21.7 | > 5.000.000 | 599,9 | 61 | 54,28% | 7,04% |
| M.7B.21.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.18 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.19 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.20 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.21 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.22 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.23 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.24 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.25 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.21.26 | Total | 1.105,0 | 866 | 100% | 100% |
| | 22. Loan to Value (LTV) Information - UNINDEXED | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.22.1 | Weighted Average LTV (%) | 72,40% | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.22.2 | >0 - <=40 % | 168,6 | 261 | 15,26% | 30,14% |
| M.7B.22.3 | >40 - <=50 % | 83,0 | 107 | 7,51% | 12,36% |
| M.7B.22.4 | >50 - <=60 % | 141,0 | 92 | 12,76% | 10,62% |

| | | | | | |
|------------|---------------------------------|---------|-----|--------|--------|
| M.7B.22.5 | >60 - <=70 % | 224,6 | 103 | 20,33% | 11,89% |
| M.7B.22.6 | >70 - <=80 % | 135,8 | 81 | 12,29% | 9,35% |
| M.7B.22.7 | >80 - <=90 % | 114,3 | 62 | 10,34% | 7,16% |
| M.7B.22.8 | >90 - <=100 % | 78,4 | 48 | 7,10% | 5,54% |
| M.7B.22.9 | >100% | 159,3 | 112 | 14,41% | 12,93% |
| M.7B.22.10 | Total | 1.105,0 | 866 | 100% | 100% |
| OM.7B.22.1 | <i>o/w >100 - <=110 %</i> | | | | |
| OM.7B.22.2 | <i>o/w >110 - <=120 %</i> | | | | |
| OM.7B.22.3 | <i>o/w >120 - <=130 %</i> | | | | |
| OM.7B.22.4 | <i>o/w >130 - <=140 %</i> | | | | |
| OM.7B.22.5 | <i>o/w >140 - <=150 %</i> | | | | |
| OM.7B.22.6 | <i>o/w >150 %</i> | | | | |
| OM.7B.22.7 | | | | | |
| OM.7B.22.8 | | | | | |
| OM.7B.22.9 | | | | | |

| 23. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
|---|---------------------------------|---------|-----------------|--------------------|----------------|
| M.7B.23.1 | Weighted Average LTV (%) | 66,17% | | | |
| | By LTV buckets (mn): | | | | |
| M.7B.23.2 | >0 - <=40 % | 181,1 | 372 | 16,39% | 42,96% |
| M.7B.23.3 | >40 - <=50 % | 125,2 | 115 | 11,33% | 13,28% |
| M.7B.23.4 | >50 - <=60 % | 238,8 | 111 | 21,61% | 12,82% |
| M.7B.23.5 | >60 - <=70 % | 125,0 | 71 | 11,31% | 8,20% |
| M.7B.23.6 | >70 - <=80 % | 173,3 | 66 | 15,68% | 7,62% |
| M.7B.23.7 | >80 - <=90 % | 89,8 | 35 | 8,12% | 4,04% |
| M.7B.23.8 | >90 - <=100 % | 77,6 | 31 | 7,03% | 3,58% |
| M.7B.23.9 | >100% | 94,2 | 65 | 8,52% | 7,51% |
| M.7B.23.10 | Total | 1.105,0 | 866 | 100% | 100% |
| OM.7B.23.1 | <i>o/w >100 - <=110 %</i> | | | | |
| OM.7B.23.2 | <i>o/w >110 - <=120 %</i> | | | | |
| OM.7B.23.3 | <i>o/w >120 - <=130 %</i> | | | | |
| OM.7B.23.4 | <i>o/w >130 - <=140 %</i> | | | | |
| OM.7B.23.5 | <i>o/w >140 - <=150 %</i> | | | | |
| OM.7B.23.6 | <i>o/w >150 %</i> | | | | |
| OM.7B.23.7 | | | | | |
| OM.7B.23.8 | | | | | |
| OM.7B.23.9 | | | | | |

| 24. Breakdown by Type | | % Commercial loans |
|-----------------------|--|--------------------|
| M.7B.24.1 | Retail | 11,76% |
| M.7B.24.2 | Office | 19,90% |
| M.7B.24.3 | Hotel/Tourism | 12,68% |
| M.7B.24.4 | Shopping malls | 11,21% |
| M.7B.24.5 | Industry | 9,10% |
| M.7B.24.6 | Agriculture | 5,75% |
| M.7B.24.7 | Other commercially used | 11,27% |
| M.7B.24.8 | Hospital | 2,22% |
| 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 | 14,25% |
| M.7B.24.12 | Property developers / Bulding under construction | 1,85% |
| M.7B.24.13 | Other | 0,00% |
| OM.7B.24.1 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.2 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.3 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.4 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.5 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.6 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.7 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.8 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.9 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.10 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.11 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.12 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.13 | <i>o/w [If relevant, please specify]</i> | |
| OM.7B.24.14 | <i>o/w [If relevant, please specify]</i> | |

| 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 | [For completion] | [For completion] | | |
| M.7B.25.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.25.18 | no data | [For completion] | [For completion] | | |
| M.7B.25.19 | Total | 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 | [For completion] | [For completion] | | |
| M.7B.26.2 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.3 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.4 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.5 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.6 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.7 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.8 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.9 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.10 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.11 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.12 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.13 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.14 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.15 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.16 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.17 | TBC at a country level | [For completion] | [For completion] | | |
| M.7B.26.18 | no data | [For completion] | [For completion] | | |
| M.7B.26.19 | Total | 0 | 0 | 0 | 0 |
| OM.7B.26.1 | | | | | |
| OM.7B.26.2 | | | | | |
| OM.7B.26.3 | | | | | |

| 27. CRE Age Structure - optional | | Nominal (mn) | Number of CRE | % Commercial Loans | % No. of CRE |
|----------------------------------|------------------|------------------|------------------|--------------------|--------------|
| M.7B.27.1 | older than 1919 | [For completion] | [For completion] | | |
| M.7B.27.2 | 1919 - 1945 | [For completion] | [For completion] | | |
| M.7B.27.3 | 1946 - 1960 | [For completion] | [For completion] | | |
| M.7B.27.4 | 1961 - 1970 | [For completion] | [For completion] | | |
| M.7B.27.5 | 1971 - 1980 | [For completion] | [For completion] | | |
| M.7B.27.6 | 1981 - 1990 | [For completion] | [For completion] | | |
| M.7B.27.7 | 1991 - 2000 | [For completion] | [For completion] | | |
| M.7B.27.8 | 2001 - 2005 | [For completion] | [For completion] | | |
| M.7B.27.9 | 2006 - 2010 | [For completion] | [For completion] | | |
| M.7B.27.10 | 2011 - 2015 | [For completion] | [For completion] | | |
| M.7B.27.11 | 2016 - 2020 | [For completion] | [For completion] | | |
| M.7B.27.12 | 2021 and onwards | [For completion] | [For completion] | | |
| M.7B.27.13 | no data | [For completion] | [For completion] | | |
| M.7B.27.14 | Total | 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 | [For completion] | [For completion] | | |
| M.7B.28.2 | Existing Property | [For completion] | [For completion] | | |
| M.7B.28.3 | other | [For completion] | [For completion] | | |
| M.7B.28.4 | no data | [For completion] | [For completion] | | |
| M.7B.28.5 | Total | 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 | [For completion] | [For completion] | [For completion] | |
| M.7B.29.2 | Office | [For completion] | [For completion] | [For completion] | |
| M.7B.29.3 | Hotel/Tourism | [For completion] | [For completion] | [For completion] | |
| M.7B.29.4 | Shopping malls | [For completion] | [For completion] | [For completion] | |
| M.7B.29.5 | Industry | [For completion] | [For completion] | [For completion] | |
| M.7B.29.6 | Agriculture | [For completion] | [For completion] | [For completion] | |
| M.7B.29.7 | Other commercially used | [For completion] | [For completion] | [For completion] | |
| M.7B.29.8 | Hospital | [For completion] | [For completion] | [For completion] | |
| M.7B.29.9 | School | [For completion] | [For completion] | [For completion] | |
| M.7B.29.10 | other RE with a social relevant purpose | [For completion] | [For completion] | [For completion] | |
| M.7B.29.11 | Land | [For completion] | [For completion] | [For completion] | |
| M.7B.29.12 | Property developers / Bulding under construction | [For completion] | [For completion] | [For completion] | |
| M.7B.29.13 | Other | [For completion] | [For completion] | [For completion] | |
| M.7B.29.14 | no data | [For completion] | [For completion] | [For completion] | |
| M.7B.29.15 | Total | 0 | 0 | | |
| M.7B.29.16 | Weighted Average | | | [For completion] | |
| 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 Austrian 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 | [For completion] |
| 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.] | [For completion] |
| 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.] | [For completion] |
| HG.1.7 | Maturity Extension Triggers | Link to Austrian "Pfandbriefgesetz" (§22) |
| | | Originator's original underwritten Loan To Value ratio (LTV). For 2nd lien loans this should be the combined or total LTV. |
| HG.1.8 | LTVs: Definition | Where Total LTV is Sum of all loans (including external and internal prior ranking balance, current balance, subordinated loans and additional balance) collateralized by the given property divided by the original valuation. |
| HG.1.9 | LTVs: Calculation of property/shipping value | Link to Austrian "Pfandbriefgesetz" (§6) |

| | | |
|---------|--|---|
| | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits | Based on the level of market value, the properties are updated either by an AVM model or by a desktop valuation or by an on-site valuation. |
| HG.1.10 | | |
| HG.1.11 | LTVs: Frequency and time of last valuation | Aligned with CRR Art 129 (3) and CRR Art 208 |
| | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real | [For completion] |
| HG.1.12 | Hedging Strategy (please explain how you address interest rate and currency risk) | |
| HG.1.13 | | No hedges in the coverpool |
| HG.1.14 | Non-performing loans | [For completion] |
| HG.1.15 | Valuation Method | Link to Austrian "Pfandbriefgesetz" (§6) |
| OHG.1.1 | <i>NPV assumptions (when stated)</i> | |
| 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 | [For completion] |
| | Subsidised Housing (definitions of affordable, social housing) | [For completion] |
| HG.2.2 | | |
| HG.2.3 | New Property and Existing Property | [For completion] |
| 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**
Not relevant for the issuer and/or CB programme at the
HG.3.2 **present time**
HG.3.3 **Not available at the present time**

ND1
ND2
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

[For completion]

D1. Bond List

| ISIN | Transaction | Initial Date of Issuance | Maturity Date | Face value | Currency | Coupon | Bullet Type ⁽¹⁾ | Legacy Issue (Y/N) |
|--------------|---------------------|--------------------------|---------------|----------------|----------|--------|----------------------------|--------------------|
| QOXDBA051501 | Mortgage Cover Pool | 15.10.2012 | 15.04.2030 | 5.000.000,00 | EUR | 3.000% | HB | Y |
| QOXDBA051519 | Mortgage Cover Pool | 15.10.2012 | 15.04.2030 | 10.000.000,00 | EUR | 3.000% | HB | Y |
| QOXDBA051493 | Mortgage Cover Pool | 04.06.2013 | 04.06.2026 | 5.000.000,00 | EUR | 2.500% | HB | Y |
| AT000B112602 | Mortgage Cover Pool | 07.06.2013 | 07.06.2028 | 5.000.000,00 | EUR | 2.720% | HB | Y |
| QOXDBA051527 | Mortgage Cover Pool | 21.01.2014 | 21.01.2032 | 10.000.000,00 | EUR | 3.010% | HB | Y |
| AT000B126826 | Mortgage Cover Pool | 06.06.2018 | 06.06.2033 | 300.000.000,00 | EUR | 1.375% | SB | Y |
| AT0000A2CN04 | Mortgage Cover Pool | 28.01.2020 | 28.01.2030 | 250.000.000,00 | EUR | 0.125% | SB | Y |
| AT000B127071 | Mortgage Cover Pool | 11.09.2020 | 11.09.2030 | 27.500.000,00 | EUR | 0.010% | SB | Y |
| AT000B127089 | Mortgage Cover Pool | 07.10.2020 | 07.10.2041 | 20.000.000,00 | EUR | 0.230% | SB | Y |
| AT000B127139 | Mortgage Cover Pool | 26.02.2021 | 26.02.2026 | 500.000.000,00 | EUR | 2.107% | HB | Y |
| AT000B127170 | Mortgage Cover Pool | 10.06.2021 | 10.06.2026 | 280.000.000,00 | EUR | 2.207% | HB | Y |
| AT0000A2RZH2 | Mortgage Cover Pool | 02.07.2021 | 02.07.2031 | 250.000.000,00 | EUR | 0.125% | SB | Y |
| AT000B127204 | Mortgage Cover Pool | 26.04.2022 | 26.04.2034 | 15.000.000,00 | EUR | 1.770% | HB | Y |
| AT0000A2VLR3 | Mortgage Cover Pool | 03.05.2022 | 03.05.2029 | 250.000.000,00 | EUR | 1.500% | HB | Y |
| AT000B127220 | Mortgage Cover Pool | 10.06.2022 | 10.06.2037 | 15.000.000,00 | EUR | 2.190% | HB | Y |
| AT000B127261 | Mortgage Cover Pool | 02.12.2022 | 02.12.2030 | 15.000.000,00 | EUR | 3.090% | HB | N |
| AT000B127279 | Mortgage Cover Pool | 07.12.2022 | 07.12.2032 | 14.000.000,00 | EUR | 2.965% | HB | N |
| AT000B127287 | Mortgage Cover Pool | 14.12.2022 | 14.12.2027 | 15.000.000,00 | EUR | 2.770% | HB | N |
| AT000B127295 | Mortgage Cover Pool | 21.12.2022 | 30.05.2029 | 5.000.000,00 | EUR | 2.760% | HB | N |
| AT000B127303 | Mortgage Cover Pool | 29.12.2022 | 29.12.2031 | 10.000.000,00 | EUR | 2.900% | HB | N |
| AT000B127311 | Mortgage Cover Pool | 29.12.2022 | 28.12.2035 | 5.000.000,00 | EUR | 2.934% | HB | N |
| AT0000A32S78 | Mortgage Cover Pool | 23.02.2023 | 23.08.2030 | 275.000.000,00 | EUR | 3.250% | HB | N |
| AT000B127394 | Mortgage Cover Pool | 01.12.2023 | 01.12.2043 | 25.000.000,00 | EUR | 3.639% | HB | N |
| AT0000A39P66 | Mortgage Cover Pool | 19.01.2024 | 19.01.2032 | 250.000.000,00 | EUR | 3.125% | HB | N |
| AT000B127469 | Mortgage Cover Pool | 11.09.2024 | 11.09.2034 | 15.000.000,00 | EUR | 2.980% | HB | N |
| AT0000A3J2F7 | Mortgage Cover Pool | 20.02.2025 | 20.02.2035 | 300.000.000,00 | EUR | 2.875% | HB | N |
| AT000B130414 | Mortgage Cover Pool | 08.08.2025 | 08.08.2035 | 5.000.000,00 | EUR | 3.180% | HB | N |

(1) Mat. - Maturity profile

HB - Hard bullet

Hard bullet covered bonds are repaid on the scheduled maturity date. Neither the documentation nor the legal framework contain provisions for a maturity extension. Failure to repay the final redemption amount of a hard bullet covered bond on the scheduled maturity date could trigger the default of the relevant covered bonds and, possibly, the liquidation of the cover pool depending on the respective national insolvency rules.

SB - Soft bullet

Soft bullet covered bonds have a scheduled maturity date and an extended maturity date. If objective, predefined and transparent criteria have been met , the maturity of a soft bullet covered bond can, and in some cases will automatically, be prolonged up to the extended maturity date. During the extension period, the covered bond may be redeemed using cover pool proceeds. Failure to repay a covered bond on the extended maturity date triggers the default of the relevant extended covered bonds (unless multiple extensions are allowed).

CPT - Conditional pass-through

Conditional pass-through (CPT) covered bonds have a scheduled maturity date and an extension mechanism. By itself, the failure to repay the CPT covered bond on the scheduled maturity date does not lead to an acceleration of this covered bond but to an extension of the maturity date of this and potentially other relevant covered bonds. The extension requires that objective, predefined and transparent criteria are met. In such circumstances the maturity of a CPT covered bond can be prolonged to the extended maturity date, which is typically linked to the maximum legal maturity of the underlying assets. During the extension period, cash-flows received or generated from the cover assets will be distributed to the covered bonds investors. Regular attempts are in general made to sell the cover pool assets to redeem the covered bonds . Such sales are subject to predefined criteria intended to protect the interests of all investors under the same programme. In certain jurisdictions and programmes, CPT covered bonds may feature an initial soft bullet extension

E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

| | |
|---|-----|
| Reporting in Domestic Currency | EUR |
| CONTENT OF TAB E | |
| 1. Additional information on the programme | |
| 2. Additional information on the swaps | |
| 3. Additional information on the asset distribution | |

| Field Number | 1. Additional information on the programme | | | |
|--|--|---------------------------|--------------------------------|------------------|
| | Transaction Counterparties | Name | Legal Entity Identifier (LEI)* | |
| E.1.1.1 | Sponsor (if applicable) | Example Bank | Example Bank | |
| E.1.1.2 | Servicer | [For completion] | [For completion] | |
| E.1.1.3 | Back-up servicer | [For completion] | [For completion] | |
| E.1.1.4 | BUS facilitator | [For completion] | [For completion] | |
| E.1.1.5 | Cash manager | [For completion] | [For completion] | |
| E.1.1.6 | Back-up cash manager | [For completion] | [For completion] | |
| E.1.1.7 | Account bank | [For completion] | [For completion] | |
| E.1.1.8 | Standby account bank | [For completion] | [For completion] | |
| E.1.1.9 | Account bank guarantor | [For completion] | [For completion] | |
| E.1.1.10 | Trustee | [For completion] | [For completion] | |
| E.1.1.11 | Cover Pool Monitor | [For completion] | [For completion] | |
| OE.1.1.1 | where applicable - paying agent | [For completion] | [For completion] | |
| OE.1.1.2 | | | | |
| OE.1.1.3 | | | | |
| OE.1.1.4 | | | | |
| OE.1.1.5 | | | | |
| OE.1.1.6 | | | | |
| OE.1.1.7 | | | | |
| OE.1.1.8 | | | | |
| 2. Additional information on the swaps | | | | |
| | Swap Counterparties | Guarantor (if applicable) | Legal Entity Identifier (LEI)* | Type of Swap |
| E.2.1.1 | Example Bank | Example Guarantor | Example Bank(LEI) | FX |
| E.2.1.2 | Counterparty 2 | [For completion] | [For completion] | [For completion] |
| E.2.1.3 | Counterparty 3 | [For completion] | [For completion] | [For completion] |
| E.2.1.4 | Counterparty 4 | [For completion] | [For completion] | [For completion] |
| E.2.1.5 | Counterparty 5 | [For completion] | [For completion] | [For completion] |
| E.2.1.6 | Counterparty 6 | [For completion] | [For completion] | [For completion] |
| E.2.1.7 | Counterparty 7 | [For completion] | [For completion] | [For completion] |
| E.2.1.8 | Counterparty 8 | [For completion] | [For completion] | [For completion] |
| E.2.1.9 | Counterparty 9 | [For completion] | [For completion] | [For completion] |
| E.2.1.10 | Counterparty 10 | [For completion] | [For completion] | [For completion] |
| E.2.1.11 | Counterparty 11 | [For completion] | [For completion] | [For completion] |
| E.2.1.12 | Counterparty 12 | [For completion] | [For completion] | [For completion] |
| E.2.1.13 | Counterparty 13 | [For completion] | [For completion] | [For completion] |
| E.2.1.14 | Counterparty 14 | [For completion] | [For completion] | [For completion] |
| E.2.1.15 | Counterparty 15 | [For completion] | [For completion] | [For completion] |
| E.2.1.16 | Counterparty 16 | [For completion] | [For completion] | [For completion] |
| E.2.1.17 | Counterparty 17 | [For completion] | [For completion] | [For completion] |
| E.2.1.18 | Counterparty 18 | [For completion] | [For completion] | [For completion] |
| E.2.1.19 | Counterparty 19 | [For completion] | [For completion] | [For completion] |
| E.2.1.20 | Counterparty 20 | [For completion] | [For completion] | [For completion] |
| E.2.1.21 | Counterparty 21 | [For completion] | [For completion] | [For completion] |
| E.2.1.22 | Counterparty 22 | [For completion] | [For completion] | [For completion] |
| E.2.1.23 | Counterparty 23 | [For completion] | [For completion] | [For completion] |
| E.2.1.24 | Counterparty 24 | [For completion] | [For completion] | [For completion] |
| E.2.1.25 | Counterparty 25 | [For completion] | [For completion] | [For completion] |
| OE.2.1.1 | | | | |
| OE.2.1.2 | | | | |
| OE.2.1.3 | | | | |
| OE.2.1.4 | | | | |

OE.2.1.5
OE.2.1.6
OE.2.1.7
OE.2.1.8
OE.2.1.9
OE.2.1.10
OE.2.1.11
OE.2.1.12
OE.2.1.13

3. Additional information on the asset distribution

| 1. General Information | | Total Assets | | | | |
|------------------------|--------------------------------------|---------------------|--------------------|------------------------|------------------|---------------|
| E.3.1.1 | Weighted Average Seasoning (months) | 52,25 | | | | |
| E.3.1.2 | Weighted Average Maturity (months)** | [For completion] | | | | |
| OE.3.1.1 | | | | | | |
| OE.3.1.2 | | | | | | |
| OE.3.1.3 | | | | | | |
| OE.3.1.4 | | | | | | |
| 2. Arrears | | % Residential Loans | % Commercial Loans | % Public Sector Assets | % Shipping Loans | % Total Loans |
| E.3.2.1 | <30 days | 0,05% | 0,00% | 0,00% | 0,00% | 0,03% |
| E.3.2.2 | 30-<60 days | 0,18% | 2,52% | 0,00% | 0,00% | 0,80% |
| E.3.2.3 | 60-<90 days | 0,03% | 0,00% | 0,00% | 0,00% | 0,02% |
| E.3.2.4 | 90-<180 days | 0,35% | 0,14% | 0,00% | 0,00% | 0,29% |
| E.3.2.5 | >= 180 days | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| OE.3.2.1 | | | | | | |
| OE.3.2.2 | | | | | | |
| OE.3.2.3 | | | | | | |
| OE.3.2.4 | | | | | | |

| Reason for No Data in Worksheet E. | Value |
|---|-------|
| Not applicable for the jurisdiction | ND1 |
| Not relevant for the issuer and/or CB programme at the present time | ND2 |
| Not available at the present time | ND3 |
| Confidential | ND4 |

* Legal Entity Identifier (LEI) finder: <http://www.lei-lookup.com/#lsearch>
 ** Weighted Average Maturity = Remaining Term to Maturity

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If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these T&Cs, or for any other reason.

When using the Site, you must comply with the provisions of our Acceptable Use Policy. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities) as a result of any breaches of our Acceptable Use Policy that you commit.

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

2. INTELLECTUAL PROPERTY

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Austria and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of these trademarks and/or devices is prohibited.

You must not use any part of the materials on the Site for commercial purposes without our consent.

3. SITE CHANGES

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the Site, or close it indefinitely.

4. OUR LIABILITY

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To the extent permitted by law, we, and any third parties connected to us, hereby expressly exclude:

- all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and
- any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits, contracts, anticipated savings, information, or goodwill, regardless of how any such loss or damage is caused.

5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all information provided by you is accurate.

6. VIRUSES, HACKING, OTHER OFFENCES

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or database connected to the Site. You must not attack the Site via a denial-of-service attack or a distributed denial-of-service attack.

By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of such breach, your right to use the Site will cease immediately.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of any information posted on it or on any website linked to it.

We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other material that you may download from this Site and to ensure the compatibility of such software or material with your equipment and software.

We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

7. JURISDICTION AND APPLICABLE LAW

The courts of Vienna, Austria shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Austria.

8. VARIATIONS

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published elsewhere on the Site.

9. CONTACTS

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

SECTION D. CBFL ACCEPTABLE USE POLICY

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Pfandbriefforum ("we" or "us") on which you may use the website www.pfandbriefforum.at (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

1. PROHIBITED USES

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation (spam); or
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware.

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
 - any part of the Site;
 - any equipment or network on which the Site is stored;
 - any software used in the provision of the Site; or
 - any equipment or network or software owned or used by any third party.

2. CONTENT STANDARDS

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Austria and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

3. SUSPENSION AND TERMINATION

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we may take such action as we deem reasonable.

Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in us taking any of the following actions:

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal costs) resulting from the breach;
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not attempt to download profiles from the Site by any other means.

You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published elsewhere on the Site.

SECTION E. CBFL PRIVACY POLICY

The Pfandbriefforum ("we" or "us") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("you") will be processed by us or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website (www.pfandbriefforum.at) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set out in paragraph 2 below in accordance with the Austrian DPL

2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our Terms of Use and other agreements;
 - in the case of any legitimate interest; and
 - for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

4. SECURITY

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security measures in place to protect the premises, servers, network, data transfers, and the information itself.

You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

5. YOUR RIGHTS

The Austrian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us.

You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the above.

6. CHANGES TO OUR PRIVACY POLICY

Any changes we may make to our privacy policy in the future will be posted on this page.

7. CONTACT

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by clicking on Contact Us .