

## 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	<a href="http://www.oberbank.at">www.oberbank.at</a>			
G.1.1.4	Cut-off date	31.03.2018			
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	<a href="http://www.pfandbriefforum.at/profil-Oberbank.htm">http://www.pfandbriefforum.at/profil-Oberbank.htm</a>			
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	892,4			
G.3.1.2	Outstanding Covered Bonds	199			
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 (%)	2,00%	348,5%	2,00%	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	892,4		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	892,4		100%	
OG.3.3.1	o/w [If relevant, please specify]			0,00%	
OG.3.3.2	o/w [If relevant, please specify]			0,00%	
OG.3.3.3	o/w [If relevant, please specify]			0,00%	
OG.3.3.4	o/w [If relevant, please specify]			0,00%	
OG.3.3.5	o/w [If relevant, please specify]			0,00%	

OG.3.3.6		o/w [If relevant, please specify]		0,00%	
<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	16,8	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	0,3	ND1	0,03%	
G.3.4.3	1 - 2 Y	2,5	ND1	0,29%	
G.3.4.4	2 - 3 Y	11,3	ND1	1,27%	
G.3.4.5	3 - 4 Y	13,5	ND1	1,51%	
G.3.4.6	4 - 5 Y	9,6	ND1	1,07%	
G.3.4.7	5 - 10 Y	124,6	ND1	13,97%	
G.3.4.8	10+ Y	730,6	ND1	81,86%	
G.3.4.9	Total	892,4	0	100%	0%
OG.3.4.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.4.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.4.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.4.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.4.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.4.6	Weighted Average Life residential (in years)	17,7			
OG.3.4.7	Weighted Average Life commercial (in years)	10,9			
OG.3.4.8				0,00%	
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	4,6	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	25,0	ND1	12,56%	
G.3.5.3	1 - 2 Y	25,0	ND1	12,56%	
G.3.5.4	2 - 3 Y	10,0	ND1	5,03%	
G.3.5.5	3 - 4 Y	70,0	ND1	35,18%	
G.3.5.6	4 - 5 Y	0,0	ND1	0,00%	
G.3.5.7	5 - 10 Y	39,0	ND1	19,60%	
G.3.5.8	10+ Y	30,0	ND1	15,08%	
G.3.5.9	Total	199,0	0	100%	0%
G.3.5.10	<i>o/w 0-1 day</i>			0,00%	
OG.3.5.1	<i>o/w 0-0.5y</i>			0,00%	
OG.3.5.2	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.5.3	<i>o/w 1-1.5y</i>			0,00%	
OG.3.5.4	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.5.5				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%	
<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	892,4	892,4	100,00%	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	892,4	892,4	100%	100%
OG.3.6.1	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.2	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%
OG.3.6.3	<i>o/w [If relevant, please specify]</i>			0,00%	0,00%

OG.3.6.4	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.6.5	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.6.6	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.6.7	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.6.8	<i>o/w [if relevant, please specify]</i>		0,00%	0,00%
OG.3.6.9	<i>o/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	199,0	199,0	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	199,0	199,0	100%	100%
OG.3.7.1	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.2	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.3	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.4	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.5	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.6	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.7	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.8	<i>o/w [if relevant, please specify]</i>			0,00%	0,00%
OG.3.7.9	<i>o/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	109,0	109,0	55%	55%
G.3.8.2	Floating coupon	90,0	90,0	45%	45%
G.3.8.3	Other	0,0	0,0	0%	0%
G.3.8.4	Total	199,0	199,0	100%	100%

**9. Substitute Assets - Type**

		Nominal (mn)	% Substitute Assets
G.3.9.1	Cash	0	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0	
G.3.9.3	Exposures to central banks	0	
G.3.9.4	Exposures to credit institutions	0	
G.3.9.5	Other	0	
G.3.9.6	Total	0	0%
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%	
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>			
<b>11. Liquid Assets</b>				
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>			
<b>12. Bond List</b>				
G.3.12.1	Bond list			<a href="http://www.pfandbriefforum.at/profil-Oberbank.htm">http://www.pfandbriefforum.at/profil-Oberbank.htm</a>
<b>13. Derivatives &amp; Swaps</b>				
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				
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OG.3.13.20				
OG.3.13.21				
OG.3.13.22				
OG.3.13.23				
OG.3.13.24				
OG.3.13.25				
OG.3.13.26				

OG.3.13.27  
 OG.3.13.28  
 OG.3.13.29  
 OG.3.13.30  
 OG.3.13.31  
 OG.3.13.32  
 OG.3.13.33  
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 OG.3.13.35  
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 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:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">166 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	
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		
OG.5.1.6		

**6. Other relevant information**

**1. Optional information e.g. Rating triggers**

OG.6.1.1	NPV Test (passed/failed)
----------	--------------------------

OG.6.1.2	<i>Interest Coverage Test (passe/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Other optional/relevant information</i>
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

EUR

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>				
		<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	774,0		86,73%
M.7.1.2	Commercial	118,4		13,27%
M.7.1.3	Other	0,0		0,00%
M.7.1.4	Total	892,4		100%
OM.7.1.1	<i>o/w Housing Cooperatives / Multi-family assets</i>			0,00%
OM.7.1.2	<i>o/w Forest &amp; 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%
<b>2. General Information</b>				
		<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	7593	246	7839
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				
<b>3. Concentration Risks</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,94%	37,88%	5,34%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
<b>4. Breakdown by Geography</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	European Union	100,00%	100,00%	100,00%
M.7.4.2	Austria	96,15%	88,12%	95,08%
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	Czech Republic	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	3,85%	11,88%	4,92%
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	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	Other	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>o/w [If relevant, please specify]</i>		
OM.7.4.2		<i>o/w [If relevant, please specify]</i>		
OM.7.4.3		<i>o/w [If relevant, please specify]</i>		
OM.7.4.4		<i>o/w [If relevant, please specify]</i>		
OM.7.4.5		<i>o/w [If relevant, please specify]</i>		
OM.7.4.6		<i>o/w [If relevant, please specify]</i>		
OM.7.4.7		<i>o/w [If relevant, please specify]</i>		
OM.7.4.8		<i>o/w [If relevant, please specify]</i>		
OM.7.4.9		<i>o/w [If relevant, please specify]</i>		
OM.7.4.10		<i>o/w [If relevant, please specify]</i>		

<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Oberösterreich	43,36%	27,96%	41,31%
M.7.5.2	Salzburg	10,98%	13,29%	11,29%
M.7.5.3	Niederösterreich	17,79%	17,37%	17,74%
M.7.5.4	Wien	19,31%	26,87%	20,32%
M.7.5.5	Tirol	0,90%	0,07%	0,79%
M.7.5.6	Steiermark	1,71%	1,92%	1,73%
M.7.5.7	Kärnten	0,59%	0,00%	0,51%
M.7.5.8	Burgenland	1,42%	0,64%	1,31%
M.7.5.9	Vorarlberg	0,09%	0,00%	0,08%
M.7.5.10	<b>Republik Österreich</b>	<b>96,15%</b>	<b>88,12%</b>	<b>95,08%</b>
M.7.5.11	Bayern	3,19%	10,36%	4,14%
M.7.5.12	Sachsen-Anhalt	0,00%	0,20%	0,03%
M.7.5.13	Sachsen	0,02%	0,00%	0,02%
M.7.5.14	Thüringen	0,39%	0,98%	0,47%
M.7.5.15	Hessen	0,03%	0,00%	0,03%
M.7.5.16	Berlin	0,03%	0,00%	0,02%
M.7.5.17	Baden-Württemberg	0,13%	0,34%	0,16%
M.7.5.18	Brandenburg	0,04%	0,00%	0,04%
M.7.5.19	Nordrhein-Westfalen	0,02%	0,00%	0,02%
M.7.5.20	<b>Republik Deutschland</b>	<b>3,85%</b>	<b>11,88%</b>	<b>4,92%</b>
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
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]

<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	37,22%	40,48%	37,65%



M.7.6.2	Floating rate	62,78%	59,52%	62,35%
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				

<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	10,56%	44,72%	15,09%
M.7.7.2	Amortising	89,44%	55,28%	84,91%
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				

<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	16,98%	9,40%	15,98%
M.7.8.2	≥ 12 - ≤ 24 months	18,16%	23,34%	18,85%
M.7.8.3	≥ 24 - ≤ 36 months	17,52%	32,39%	19,49%
M.7.8.4	≥ 36 - ≤ 60 months	25,70%	15,96%	24,41%
M.7.8.5	≥ 60 months	21,64%	18,91%	21,28%
OM.7.8.1	Total Weighted Average Seasoning (months)	41,42	40,98	41,36
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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**

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	101,9			
	By buckets (mn):				
M.7A.10.2	0-100.000	246,9	4996	31,90%	65,80%
M.7A.10.3	100.001-300.000	374,0	2334	48,32%	30,74%
M.7A.10.4	300.001-500.000	62,1	168	8,03%	2,21%
M.7A.10.5	500.001-1.000.000	44,8	67	5,79%	0,88%
M.7A.10.6	1.000.001-5.000.000	46,2	28	5,96%	0,37%
M.7A.10.7	> 5.000.000	0,0	0	0,00%	0,00%
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	774,0	7593	100%	100%

<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	66,04%			

By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	165,4	2205	21,38%	29,04%
M.7A.11.3	>40 - <=50 %	98,6	957	12,73%	12,60%
M.7A.11.4	>50 - <=60 %	115,1	1045	14,88%	13,76%
M.7A.11.5	>60 - <=70 %	133,2	1081	17,21%	14,24%
M.7A.11.6	>70 - <=80 %	81,1	700	10,47%	9,22%
M.7A.11.7	>80 - <=90 %	60,3	548	7,80%	7,22%
M.7A.11.8	>90 - <=100 %	46,9	409	6,06%	5,39%
M.7A.11.9	>100%	73,3	648	9,47%	8,53%
M.7A.11.10	Total	774,0	7593	100%	100%
OM.7A.11.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.11.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.11.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.11.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.11.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.11.6	<i>o/w &gt;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
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M.7A.12.1	Weighted Average LTV (%)	58,18%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	224,8	3230	29,04%	42,54%
M.7A.12.3	>40 - <=50 %	115,9	1058	14,98%	13,93%
M.7A.12.4	>50 - <=60 %	143,0	1069	18,48%	14,08%
M.7A.12.5	>60 - <=70 %	114,8	795	14,83%	10,47%
M.7A.12.6	>70 - <=80 %	71,9	579	9,29%	7,63%
M.7A.12.7	>80 - <=90 %	38,2	317	4,94%	4,17%
M.7A.12.8	>90 - <=100 %	30,9	239	3,99%	3,15%
M.7A.12.9	>100%	34,4	306	4,44%	4,03%
M.7A.12.10	Total	774,0	7593	100%	100%
OM.7A.12.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7A.12.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7A.12.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7A.12.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7A.12.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7A.12.6	<i>o/w &gt;150 %</i>			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
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M.7A.13.1	Owner occupied	92,42%
M.7A.13.2	Second home/Holiday houses	0,00%
M.7A.13.3	Buy-to-let/Non-owner occupied	7,19%
M.7A.13.4	Agricultural	0,38%
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
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M.7A.14.1	1st lien / No prior ranks	83,64%
M.7A.14.2	Guaranteed	0,00%
M.7A.14.3	Other	16,36%
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**

<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	481,4			
	By buckets (mn):				
M.7B.15.2	0-100.000	4,6	90	3,85%	36,59%
M.7B.15.3	100.001-300.000	12,2	70	10,33%	28,46%
M.7B.15.4	300.001-500.000	13,3	35	11,25%	14,23%
M.7B.15.5	500.001-1.000.000	14,9	21	12,57%	8,54%
M.7B.15.6	1.000.001-5.000.000	51,2	27	43,23%	10,98%
M.7B.15.7	> 5.000.000	22,2	3	18,77%	1,22%
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	118,4	246	100%	100%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	78,76%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	14,7	72	12,40%	29,27%
M.7B.16.3	>40 - <=50 %	6,3	25	5,32%	10,16%
M.7B.16.4	>50 - <=60 %	16,2	21	13,66%	8,54%
M.7B.16.5	>60 - <=70 %	22,4	27	18,91%	10,98%
M.7B.16.6	>70 - <=80 %	17,0	29	14,32%	11,79%
M.7B.16.7	>80 - <=90 %	19,7	13	16,66%	5,28%
M.7B.16.8	>90 - <=100 %	3,5	15	2,92%	6,10%
M.7B.16.9	>100%	18,7	44	15,80%	17,89%
M.7B.16.10	Total	118,4	246	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					
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	67,34%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	17,0	88	14,37%	35,77%
M.7B.17.3	>40 - <=50 %	8,8	30	7,47%	12,20%
M.7B.17.4	>50 - <=60 %	38,8	32	32,76%	13,01%
M.7B.17.5	>60 - <=70 %	8,3	14	7,05%	5,69%
M.7B.17.6	>70 - <=80 %	16,5	20	13,95%	8,13%
M.7B.17.7	>80 - <=90 %	14,2	15	12,03%	6,10%
M.7B.17.8	>90 - <=100 %	1,9	9	1,64%	3,66%
M.7B.17.9	>100%	12,7	38	10,74%	15,45%

M.7B.17.10	Total	118,4	246	100%	100%
OM.7B.17.1	<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7B.17.2	<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7B.17.3	<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7B.17.4	<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7B.17.5	<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7B.17.6	<i>o/w &gt;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	10,32%	
M.7B.18.2	Office	15,32%	
M.7B.18.3	Hotel/Tourism	10,54%	
M.7B.18.4	Shopping malls	14,49%	
M.7B.18.5	Industry	8,82%	
M.7B.18.6	Agriculture	1,07%	
M.7B.18.7	Other commercially used	30,08%	
M.7B.18.8	Land	3,09%	
M.7B.18.9	Property developers / Bulding under construction	0,00%	
M.7B.18.10	Other	6,27%	
OM.7B.18.1	<i>o/w Social &amp; 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>		