

A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

EUR

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Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Oberbank AG			
G.1.1.3	Link to Issuer's Website	www.oberbank.at			
G.1.1.4	Cut-off date	31.12.2017			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	http://www.pfandbriefforum.at/profil-Oberbank.htm			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	819,1			
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%	311,6%	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	819,1	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	819,1	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	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>			0,00%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>			0,00%	
4. Cover Pool Amortisation Profile					
		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	16,9	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	0,4	ND1	0,05%	
G.3.4.3	1 - 2 Y	2,4	ND1	0,30%	
G.3.4.4	2 - 3 Y	11,3	ND1	1,38%	
G.3.4.5	3 - 4 Y	7,8	ND1	0,96%	
G.3.4.6	4 - 5 Y	8,0	ND1	0,98%	
G.3.4.7	5 - 10 Y	107,5	ND1	13,12%	
G.3.4.8	10+ Y	681,6	ND1	83,22%	
G.3.4.9	Total	819,1	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)	11,3			
OG.3.4.8				0,00%	
OG.3.4.9				0,00%	
OG.3.4.10				0,00%	
5. Maturity of Covered Bonds					
		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,9	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	25,0	ND1	12,56%	
G.3.5.4	1 - 2 Y	0,0	ND1	0,00%	
G.3.5.5	2 - 3 Y	35,0	ND1	17,59%	
G.3.5.6	3 - 4 Y	50,0	ND1	25,13%	
G.3.5.7	4 - 5 Y	20,0	ND1	10,05%	
G.3.5.8	5 - 10 Y	39,0	ND1	19,60%	
G.3.5.9	10+ Y	30,0	ND1	15,08%	
G.3.5.10	Total	199,0	0	100%	0%
OG.3.5.1	<i>o/w 0-1 day</i>			0,00%	
OG.3.5.2	<i>o/w 0-0.5y</i>			0,00%	
OG.3.5.3	<i>o/w 0.5-1 y</i>			0,00%	
OG.3.5.4	<i>o/w 1-1.5y</i>			0,00%	
OG.3.5.5	<i>o/w 1.5-2 y</i>			0,00%	
OG.3.5.6				0,00%	
OG.3.5.7				0,00%	
OG.3.5.8				0,00%	
OG.3.5.9				0,00%	
OG.3.5.10				0,00%	
6. Covered Assets - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	819,1	819,1	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	819,1	819,1	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 gvts</i>		
OG.3.9.2	<i>o/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi gvts</i>		
OG.3.9.3	<i>o/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi gvts</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>			
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0	0,00%	0,00%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	0	0%	0%
OG.3.11.1	<i>o/w [if relevant, please specify]</i>			
OG.3.11.2	<i>o/w [if relevant, please specify]</i>			
OG.3.11.3	<i>o/w [if relevant, please specify]</i>			
OG.3.11.4	<i>o/w [if relevant, please specify]</i>			
OG.3.11.5	<i>o/w [if relevant, please specify]</i>			
OG.3.11.6	<i>o/w [if relevant, please specify]</i>			
OG.3.11.7	<i>o/w [if relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list			http://www.pfandbriefforum.at/profil-Oberbank.htm
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	n.a.		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	n.a.		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
OG.3.13.13				
OG.3.13.14				
OG.3.13.15				
OG.3.13.16				
OG.3.13.17				
OG.3.13.18				
OG.3.13.19				
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
 OG.3.13.34
 OG.3.13.35
 OG.3.13.36
 OG.3.13.37
 OG.3.13.38
 OG.3.13.39
 OG.3.13.40
 OG.3.13.41
 OG.3.13.42
 OG.3.13.43
 OG.3.13.44
 OG.3.13.45
 OG.3.13.46
 OG.3.13.47
 OG.3.13.48
 OG.3.13.49
 OG.3.13.50
 OG.3.13.51

4. References to Capital Requirements Regulation (CRR)

129(7)

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<u>38</u>		
G.4.1.2	(i) Value of covered bonds:	<u>39</u>		
G.4.1.3	(ii) Geographical distribution:	<u>43 for Mortgage Assets</u>	<u>48 for Public Sector Assets</u>	
G.4.1.4	(ii) Type of cover assets:	<u>52</u>		
G.4.1.5	(ii) Loan size:	<u>166 for Residential Mortgage Assets</u>	<u>267 for Commercial Mortgage Assets</u>	<u>18 for Public Sector Assets</u>
G.4.1.6	(ii) Interest rate risk - cover pool:	<u>130 for Mortgage Assets</u>	<u>129 for Public Sector Assets</u>	
G.4.1.7	(ii) Currency risk - cover pool:	<u>111</u>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<u>163</u>		
G.4.1.9	(ii) Currency risk - covered bond:	<u>137</u>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<u>17 for Harmonised Glossary</u>		
G.4.1.11	(iii) Maturity structure of cover assets:	<u>65</u>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<u>88</u>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<u>160 for Mortgage Assets</u>	<u>166 for Public Sector Assets</u>	

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	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/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. Harmonised 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			
	1. Property Type Information	Nominal (mn)		% Total Mortgages
M.7.1.1	Residential	716,6		87,50%
M.7.1.2	Commercial	102,4		12,50%
M.7.1.3	Other	0,0		0,00%
M.7.1.4	Total	819,1		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	7119	202	7321
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	2,77%	42,73%	5,60%
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	<u>European Union</u>	<u>100,00%</u>	<u>100,00%</u>	<u>100,00%</u>
M.7.4.2	Austria	100,00%	100,00%	100,00%
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	0,00%	0,00%	0,00%
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>			

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Oberösterreich	44,63%	29,83%	42,78%
M.7.5.2	Salzburg	11,43%	16,83%	12,10%
M.7.5.3	Niederösterreich	18,67%	19,60%	18,79%
M.7.5.4	Wien	20,47%	31,47%	21,84%
M.7.5.5	Tirol	0,87%	0,08%	0,78%
M.7.5.6	Steiermark	1,78%	1,44%	1,74%
M.7.5.7	Kärnten	0,61%	0,00%	0,53%
M.7.5.8	Burgenland	1,45%	0,74%	1,36%
M.7.5.9	Vorarlberg	0,10%	0,00%	0,09%
M.7.5.10	Republik Österreich	100,00%	100,00%	100,00%
M.7.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
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]	
6. Breakdown by Interest Rate					
M.7.6.1	Fixed rate	34,52%	41,38%	35,38%	
M.7.6.2	Floating rate	65,48%	58,62%	64,62%	
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					
M.7.7.1	Bullet / interest only	9,78%	43,54%	14,00%	
M.7.7.2	Amortising	90,22%	56,46%	86,00%	
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					
M.7.8.1	Up to 12months	16,41%	8,70%	15,45%	
M.7.8.2	≥ 12 - ≤ 24 months	16,67%	16,91%	16,70%	
M.7.8.3	≥ 24 - ≤ 36 months	18,46%	36,76%	20,75%	
M.7.8.4	≥ 36 - ≤ 60 months	26,44%	15,68%	25,09%	
M.7.8.5	≥ 60 months	22,01%	21,95%	22,00%	
OM.7.8.1	Total Weighted Average Seasoning (months)	42,34	43,11	42,44	
OM.7.8.2					
OM.7.8.3					
OM.7.8.4					
9. Non-Performing Loans (NPLs)					
M.7.9.1	% NPLs	0,00%	0,00%	0,00%	
OM.7.9.1					
OM.7.9.2					
OM.7.9.3					
OM.7.9.4					
7.A Residential Cover Pool					
10. Loan Size Information					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	100,7			
	By buckets (mn):				
M.7A.10.2	0-100.000	233,9	4721	32,64%	66,32%
M.7A.10.3	100.001-300.000	344,8	2156	48,12%	30,29%
M.7A.10.4	300.001-500.000	56,5	154	7,88%	2,16%
M.7A.10.5	500.001-1.000.000	43,4	64	6,06%	0,90%
M.7A.10.6	1.000.001-5.000.000	38,0	24	5,31%	0,34%
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	716,6	7119	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 (%)		63,17%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		154,4	2085	21,54%	29,29%
M.7A.11.3	>40 - <=50 %		94,5	919	13,19%	12,91%
M.7A.11.4	>50 - <=60 %		108,2	978	15,09%	13,74%
M.7A.11.5	>60 - <=70 %		125,3	1027	17,48%	14,43%
M.7A.11.6	>70 - <=80 %		72,9	648	10,17%	9,10%
M.7A.11.7	>80 - <=90 %		56,7	514	7,91%	7,22%
M.7A.11.8	>90 - <=100 %		39,0	360	5,44%	5,06%
M.7A.11.9	>100%		65,7	588	9,17%	8,26%
M.7A.11.10		Total	716,6	7119	100%	100%
OM.7A.11.1		<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.11.2		<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.11.3		<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.11.4		<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.11.5		<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.11.6		<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.11.7						
OM.7A.11.8						
OM.7A.11.9						
12. Loan to Value (LTV) Information - INDEXED			Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)		54,78%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		211,0	3016	29,44%	42,37%
M.7A.12.3	>40 - <=50 %		115,3	1048	16,09%	14,72%
M.7A.12.4	>50 - <=60 %		133,7	1002	18,66%	14,08%
M.7A.12.5	>60 - <=70 %		105,0	765	14,65%	10,75%
M.7A.12.6	>70 - <=80 %		65,1	541	9,08%	7,60%
M.7A.12.7	>80 - <=90 %		36,4	311	5,07%	4,37%
M.7A.12.8	>90 - <=100 %		20,6	193	2,88%	2,71%
M.7A.12.9	>100%		29,6	243	4,13%	3,41%
M.7A.12.10		Total	716,6	7119	100%	100%
OM.7A.12.1		<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.12.2		<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.12.3		<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.12.4		<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.12.5		<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.12.6		<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.12.7						
OM.7A.12.8						
OM.7A.12.9						
13. Breakdown by type			% Residential Loans			
M.7A.13.1	Owner occupied		92,21%			
M.7A.13.2	Second home/Holiday houses		0,00%			
M.7A.13.3	Buy-to-let/Non-owner occupied		7,45%			
M.7A.13.4	Agricultural		0,34%			
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 o/w Buildings land
 OM.7A.13.6 o/w [If relevant, please specify]
 OM.7A.13.7 o/w [If relevant, please specify]
 OM.7A.13.8 o/w [If relevant, please specify]
 OM.7A.13.9 o/w [If relevant, please specify]
 OM.7A.13.10 o/w [If relevant, please specify]
 OM.7A.13.11 o/w [If relevant, please specify]

14. Loan by Ranking			% Residential Loans
M.7A.14.1	1st lien / No prior ranks		82,90%
M.7A.14.2	Guaranteed		0,00%
M.7A.14.3	Other		17,10%
OM.7A.14.1			
OM.7A.14.2			
OM.7A.14.3			
OM.7A.14.4			
OM.7A.14.5			
OM.7A.14.6			

7B Commercial Cover Pool

15. Loan Size Information			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)		507,0			
	By buckets (mn):					
M.7B.15.2	0-100.000		3,4	72	3,29%	35,64%
M.7B.15.3	100.001-300.000		10,2	58	9,91%	28,71%
M.7B.15.4	300.001-500.000		10,2	27	9,98%	13,37%
M.7B.15.5	500.001-1.000.000		11,8	18	11,56%	8,91%
M.7B.15.6	1.000.001-5.000.000		44,6	24	43,56%	11,88%
M.7B.15.7	> 5.000.000		22,2	3	21,71%	1,49%
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		102,4	202	100%	100%

16. Loan to Value (LTV) Information - UNINDEXED			Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)		78,89%			
	By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %		12,8	63	12,54%	31,19%
M.7B.16.3	>40 - <=50 %		5,5	21	5,34%	10,40%
M.7B.16.4	>50 - <=60 %		10,9	16	10,68%	7,92%
M.7B.16.5	>60 - <=70 %		22,0	25	21,48%	12,38%
M.7B.16.6	>70 - <=80 %		12,9	21	12,60%	10,40%
M.7B.16.7	>80 - <=90 %		19,0	9	18,54%	4,46%
M.7B.16.8	>90 - <=100 %		3,3	12	3,24%	5,94%
M.7B.16.9	>100%		16,0	35	15,57%	17,33%
M.7B.16.10	Total		102,4	202	100%	100%
OM.7B.16.1	o/w >100 - <=110 %				0,00%	0,00%
OM.7B.16.2	o/w >110 - <=120 %				0,00%	0,00%
OM.7B.16.3	o/w >120 - <=130 %				0,00%	0,00%
OM.7B.16.4	o/w >130 - <=140 %				0,00%	0,00%
OM.7B.16.5	o/w >140 - <=150 %				0,00%	0,00%
OM.7B.16.6	o/w >150 %				0,00%	0,00%
OM.7B.16.7						

OM.7B.16.8

OM.7B.16.9

17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	65,86%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	15,7	76	15,31%	37,62%
M.7B.17.3	>40 - <=50 %	7,6	23	7,42%	11,39%
M.7B.17.4	>50 - <=60 %	27,0	25	26,36%	12,38%
M.7B.17.5	>60 - <=70 %	14,4	16	14,09%	7,92%
M.7B.17.6	>70 - <=80 %	12,5	14	12,21%	6,93%
M.7B.17.7	>80 - <=90 %	11,9	12	11,59%	5,94%
M.7B.17.8	>90 - <=100 %	1,9	5	1,86%	2,48%
M.7B.17.9	>100%	11,4	31	11,16%	15,35%
M.7B.17.10	Total	102,4	202	100%	100%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7B.17.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7B.17.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7B.17.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7B.17.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7B.17.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					

18. Breakdown by Type **% Commercial loans**

M.7B.18.1	Retail	9,58%
M.7B.18.2	Office	14,00%
M.7B.18.3	Hotel/Tourism	12,22%
M.7B.18.4	Shopping malls	16,47%
M.7B.18.5	Industry	9,72%
M.7B.18.6	Agriculture	1,74%
M.7B.18.7	Other commercially used	26,73%
M.7B.18.8	Land	2,17%
M.7B.18.9	Property developers / Bulding under construction	0,00%
M.7B.18.10	Other	7,38%
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>	
OM.7B.18.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.14	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.15	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.16	<i>o/w [If relevant, please specify]</i>	
OM.7B.18.17	<i>o/w [If relevant, please specify]</i>	