

Austrian Transparency Template

Bausparkasse Wüstenrot AG

Reporting Date: 13/10/2021

Cut-off Date: 30/09/2021

Index

[Worksheet A: ATT General](#)

[Worksheet B1: ATT Mortgage Assets](#)

[Worksheet B2: ATT Public Sector Assets](#)

[Worksheet C: ATT Harmonised Glossary](#)

[Covered Bond Forum Disclaimer](#)

Worksheet D & Onwards (If Any): Old Austrian Transparency Template

Worksheet E: Optional ECB-ECAIs data

Frequently Asked Questions (FAQ)

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Austria Transparency Template - Frequently Asked Questions		
General Questions		
Question 1: What is the structure of the Austria Transparency Template (ATT)?		
Response 1	The ATT contains 5 main worksheets (A, B1, B2, B3 and C). The first worksheet (A) includes the ATT general information. The second worksheet (B1) presents the mortgage information. The third worksheet (B2) contains the public sector information. The fourth worksheet (B3) contains shipping information. The fifth worksheet (C) represents the ATT glossary, which has a Austria section across jurisdictions at the top, but also a section for national specificities below. Any additional tabs (D, E, etc.), will contain the National Transparency Template (NTT) information where relevant.	
Question 2: Is the ATT going to replace the National Transparency Template (NTT)?		
Response 2	If a jurisdiction wishes to only use the ATT, it can do so. Otherwise, the ATT will be an add-on to the existing NTT. While the ATT is based on an international agreement, the NTT section will remain under the discretion of the jurisdiction.	
Question 3: What is the reporting frequency of the ATT?		
Response 3	The reporting of the ATT is the same as the reporting of the National Transparency Template (NTT), i.e. at least quarterly.	
Question 4: Where should the ATT be posted?		
Response 4	The ATT should be posted in the same location as the National Transparency Template (NTT) is currently posted, i.e. on the issuer's website. There is no common platform for the ATT.	
Question 5: In what format the ATT should be disclosed?		
Response 5	The ATT should be disclosed in Excel format in so far as it is possible, as already suggested by the Label Advisory Council and investors. Where issuers are currently providing the Template in both Excel and PDF formats, they are encouraged to continue to do so.	
Question 6: Where can I find the reporting date?		
Response 6	The reporting date can be found in the Introduction Tab and in the "Basic Facts" section of worksheet A.	
Question 7: What happens when I cannot complete a section of the ATT?		
Response 7	When the information is either (i) not applicable for the jurisdiction, (ii) not relevant for the issuer and/or CB programme at the present time; or (iii) not available at the present time; issuers are kindly requested to include ND1, ND2 or ND3 respectively.	
Specific Questions		
Question 8: Does the Austria Transparency Template only contain disaggregated information for mortgages and public sector?		
Response 8	Indeed, the ATT only provides disaggregated information for mortgage and public sector assets which represent 99.6% of total outstanding. Information in more detail on other collateral types can always be included in worksheet E, which may contain the National Transparency Template (NTT).	
Question 9: How should the "liquid assets" be calculated in the section 3 "General Cover Pool / Covered Bond Information" of the ATT?		
Response 9	Liquid assets are defined as central bank eligible assets, substitute and other marketable assets. This total is calculated over both outstanding covered bonds and outstanding covered assets.	
Question 10: How should the "expected" and "contractual" columns of the "Cover pool amortisation profile" be understood?		
Response 10	Contractual maturities assume no prepayment scenario unlike expected maturities. Jurisdictions/issuers publishing the two should disclose their prepayment assumptions for the latter.	
Question 11: How should the hedging columns included in section 3 "General Cover Pool / Covered Bond Information" of the ATT be understood?		
Response 11	The currency breakdown before/after hedging aims to assess the potential currency mismatch on the asset and liability sides. This is supplemented by explanations on the issuer's hedging strategy in the Austria Glossary.	

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A	
1.	Basic Facts
2.	Regulatory Summary
3.	General Cover Pool / Covered Bond Information
4.	References to Capital Requirements Regulation (CRR) 129(7)
5.	References to Capital Requirements Regulation (CRR) 129(1)
6.	Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Bausparkasse Wüstenrot AG			
G.1.1.3	Link to Issuer's Website	https://www.wuestenrot.at/de/uebersicht/konzern/investor-relations.html			
G.1.1.4	Cut-off date	30.09.2021			
OG.1.1.1	Contacts	adrian.beck@wuestenrot.at			
OG.1.1.2		fbsm@wuestenrot.at			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y	(suggestion)		
G.2.1.2	CRR Compliance (Y/N)	Y	(suggestion)		
G.2.1.3	LCR status	n/a			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1.021,41			
G.3.1.2	Outstanding Covered Bonds	713,90			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,00%	43,07%	2,00%	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	1.001,26			98,03%
G.3.3.2	Public Sector	0,00			0,00%
G.3.3.3	Shipping	0,00			0,00%
G.3.3.4	Substitute Assets	20,15			1,97%
G.3.3.5	Other	0,00			0,00%
G.3.3.6	Total	1.021,41			100,00%
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	26,25	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	0,11	ND1	0,01%	
G.3.4.3	1 - 2 Y	0,31	ND1	0,03%	
G.3.4.4	2 - 3 Y	0,46	ND1	0,05%	
G.3.4.5	3 - 4 Y	1,58	ND1	0,16%	
G.3.4.6	4 - 5 Y	2,78	ND1	0,28%	
G.3.4.7	5 - 10 Y	45,15	ND1	4,51%	
G.3.4.8	10+ Y	950,86	ND1	94,97%	
G.3.4.9	Total	1.001,26		100,00%	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)	10,55	ND1		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	0,00	ND1	0,00%	
G.3.5.3	1 - 2 Y	0,00	ND1	0,00%	
G.3.5.4	2 - 3 Y	10,00	ND1	1,40%	
G.3.5.5	3 - 4 Y	17,00	ND1	2,38%	
G.3.5.6	4 - 5 Y	20,00	ND1	2,80%	
G.3.5.7	5 - 10 Y	414,90	ND1	58,12%	
G.3.5.8	10+ Y	252,00	ND1	35,30%	
G.3.5.9	Total	713,90	0	100,00%	0,00%
G.3.5.10					

6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	1,001,26	1,001,26	100,00%	100,00%
G.3.6.2	USD	0,00	0,00	0,00%	0,00%
G.3.6.3	GBP	0,00	0,00	0,00%	0,00%
G.3.6.4	NOK	0,00	0,00	0,00%	0,00%
G.3.6.5	CHF	0,00	0,00	0,00%	0,00%
G.3.6.6	AUD	0,00	0,00	0,00%	0,00%
G.3.6.7	CAD	0,00	0,00	0,00%	0,00%
G.3.6.8	BRL	0,00	0,00	0,00%	0,00%
G.3.6.9	CZK	0,00	0,00	0,00%	0,00%
G.3.6.10	DKK	0,00	0,00	0,00%	0,00%
G.3.6.11	HKD	0,00	0,00	0,00%	0,00%
G.3.6.12	KRW	0,00	0,00	0,00%	0,00%
G.3.6.13	SEK	0,00	0,00	0,00%	0,00%
G.3.6.14	SGD	0,00	0,00	0,00%	0,00%
G.3.6.15	Other	0,00	0,00	0,00%	0,00%
G.3.6.16	Total	1,001,26	1,001,26	100,00%	100,00%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	713,90	713,90	100,00%	100,00%
G.3.7.2	USD	0,00	0,00	0,00%	0,00%
G.3.7.3	GBP	0,00	0,00	0,00%	0,00%
G.3.7.4	NOK	0,00	0,00	0,00%	0,00%
G.3.7.5	CHF	0,00	0,00	0,00%	0,00%
G.3.7.6	AUD	0,00	0,00	0,00%	0,00%
G.3.7.7	CAD	0,00	0,00	0,00%	0,00%
G.3.7.8	BRL	0,00	0,00	0,00%	0,00%
G.3.7.9	CZK	0,00	0,00	0,00%	0,00%
G.3.7.10	DKK	0,00	0,00	0,00%	0,00%
G.3.7.11	HKD	0,00	0,00	0,00%	0,00%
G.3.7.12	KRW	0,00	0,00	0,00%	0,00%
G.3.7.13	SEK	0,00	0,00	0,00%	0,00%
G.3.7.14	SGD	0,00	0,00	0,00%	0,00%
G.3.7.15	Other	0,00	0,00	0,00%	0,00%
G.3.7.16	Total	713,90	713,90	100,00%	100,00%
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	668,90	668,90	93,70%	93,70%
G.3.8.2	Floating coupon	45,00	45,00	6,30%	6,30%
G.3.8.3	Other	0,00	0,00	0,00%	0,00%
G.3.8.4	Total	713,90	713,90	100,00%	100,00%
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0,00	0,00%		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	20,15	100,00%		
G.3.9.3	Exposures to central banks	0,00	0,00%		
G.3.9.4	Exposures to credit institutions	0,00	0,00%		
G.3.9.5	Other	0,00	0,00%		
G.3.9.6	Total	20,15	100,00%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	20,15	100,00%		
G.3.10.2	Eurozone	0,00	0,00%		
G.3.10.3	Rest of European Union (EU)	0,00	0,00%		
G.3.10.4	European Economic Area (not member of EU)	0,00	0,00%		
G.3.10.5	Switzerland	0,00	0,00%		
G.3.10.6	Australia	0,00	0,00%		
G.3.10.7	Brazil	0,00	0,00%		
G.3.10.8	Canada	0,00	0,00%		
G.3.10.9	Japan	0,00	0,00%		
G.3.10.10	Korea	0,00	0,00%		
G.3.10.11	New Zealand	0,00	0,00%		
G.3.10.12	Singapore	0,00	0,00%		
G.3.10.13	US	0,00	0,00%		
G.3.10.14	Other	0,00	0,00%		
G.3.10.15	Total EU	0,00	0,00%		
G.3.10.16	Total	20,15	100,00%		
11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds	
G.3.11.1	Substitute and other marketable assets	0,00	0,00%	0,00%	
G.3.11.2	Central bank eligible assets	20,15	1,97%	2,82%	
G.3.11.3	Other	0,00	0,00%	0,00%	
G.3.11.4	Total	20,15	1,97%	2,82%	

12. Bond List			
G.3.12.1	Bond list	https://www.scooperatings.com/#rating/list	(search for "BS WUES")
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)	ND2	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2	
4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row
<p><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></p>			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets 18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Austrian Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets
5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	0	
6. Other relevant information			
OG.6.1.1	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool)	0	

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	1.001,26	100%
M.7.1.2	Commercial	0,00	0%
M.7.1.3	Other	0,00	0%
M.7.1.4	Total	1.001,26	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	9.109	0
		Total Mortgages	9.109
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0,52%	0,00%
		% Total Mortgages	0,52%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
		% Total Mortgages	% Total Mortgages
M.7.4.1	European Union	100,00%	0,00%
M.7.4.2	Austria	100,00%	0,00%
M.7.4.3	Belgium	0,00%	0,00%
M.7.4.4	Bulgaria	0,00%	0,00%
M.7.4.5	Croatia	0,00%	0,00%
M.7.4.6	Cyprus	0,00%	0,00%
M.7.4.7	Czech Republic	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%
M.7.4.12	Germany	0,00%	0,00%
M.7.4.13	Greece	0,00%	0,00%
M.7.4.14	Netherlands	0,00%	0,00%
M.7.4.15	Hungary	0,00%	0,00%
M.7.4.16	Ireland	0,00%	0,00%
M.7.4.17	Italy	0,00%	0,00%
M.7.4.18	Latvia	0,00%	0,00%
M.7.4.19	Lithuania	0,00%	0,00%
M.7.4.20	Luxembourg	0,00%	0,00%
M.7.4.21	Malta	0,00%	0,00%
M.7.4.22	Poland	0,00%	0,00%
M.7.4.23	Portugal	0,00%	0,00%
M.7.4.24	Romania	0,00%	0,00%
M.7.4.25	Slovakia	0,00%	0,00%
M.7.4.26	Slovenia	0,00%	0,00%
M.7.4.27	Spain	0,00%	0,00%
M.7.4.28	Sweden	0,00%	0,00%
M.7.4.29	United Kingdom	0,00%	0,00%
M.7.4.30	European Economic Area (not member of EU)	0,00%	0,00%
M.7.4.31	Iceland	0,00%	0,00%
M.7.4.32	Liechtenstein	0,00%	0,00%
M.7.4.33	Norway	0,00%	0,00%
M.7.4.34	Other	0,00%	0,00%
M.7.4.35	Switzerland	0,00%	0,00%
M.7.4.36	Australia	0,00%	0,00%
M.7.4.37	Brazil	0,00%	0,00%
M.7.4.38	Canada	0,00%	0,00%
M.7.4.39	Japan	0,00%	0,00%
M.7.4.40	Korea	0,00%	0,00%
M.7.4.41	New Zealand	0,00%	0,00%
M.7.4.42	Singapore	0,00%	0,00%
M.7.4.43	US	0,00%	0,00%

M.7.4.44	Other	0,00%	0,00%	0,00%	
5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	German Translation
M.7.5.1	Republic of Austria	0,00%	0,00%	0,00%	Republik Österreich
M.7.5.2	Vienna	11,67%	0,00%	11,67%	Wien
M.7.5.3	Lower Austria	22,77%	0,00%	22,77%	Niederösterreich
M.7.5.4	Upper Austria	16,82%	0,00%	16,82%	Oberösterreich
M.7.5.5	Salzburg	6,55%	0,00%	6,55%	Salzburg
M.7.5.6	Tyrol	9,53%	0,00%	9,53%	Tirol
M.7.5.7	Styria	12,87%	0,00%	12,87%	Steiermark
M.7.5.8	Carinthia	12,60%	0,00%	12,60%	Kärnten
M.7.5.9	Burgenland	5,17%	0,00%	5,17%	Burgenland
M.7.5.10	Vorarlberg	2,03%	0,00%	2,03%	Vorarlberg
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	71,90%	0,00%	71,90%	
M.7.6.2	Floating rate	28,10%	0,00%	28,10%	
M.7.6.3	Other	0,00%	0,00%	0,00%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0,00%	0,00%	0,00%	
M.7.7.2	Amortising	100,00%	0,00%	100,00%	
M.7.7.3	Other	0,00%	0,00%	0,00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	9,81%	0,00%	9,81%	
M.7.8.2	≥ 12 - ≤ 24 months	21,02%	0,00%	21,02%	
M.7.8.3	≥ 24 - ≤ 36 months	16,09%	0,00%	16,09%	
M.7.8.4	≥ 36 - ≤ 60 months	28,40%	0,00%	28,40%	
M.7.8.5	≥ 60 months	24,69%	0,00%	24,69%	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,00%	0,00%	0,00%	
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)	109,92			
By buckets (mn):					
M.7A.10.2	>0 - <=100,000	260,94	4.551	26,06%	49,96%
M.7A.10.3	>100,000 - <=300,000	698,19	4.440	69,73%	48,74%
M.7A.10.4	>300,000 - <=500,000	39,69	114	3,96%	1,25%
M.7A.10.5	>500,000 - <=1,000,000	2,44	4	0,24%	0,04%
M.7A.10.6	>1,000,000 - <=5,000,000	0,00	0	0,00%	0,00%
M.7A.10.7	>5,000,000	0,00	0	0,00%	0,00%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND3			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	ND3	ND3		
M.7A.11.3	>40 - <=50 %	ND3	ND3		
M.7A.11.4	>50 - <=60 %	ND3	ND3		
M.7A.11.5	>60 - <=70 %	ND3	ND3		
M.7A.11.6	>70 - <=80 %	ND3	ND3		
M.7A.11.7	>80 - <=90 %	ND3	ND3		
M.7A.11.8	>90 - <=100 %	ND3	ND3		
M.7A.11.9	>100%	ND3	ND3		
M.7A.11.10	Total	0	0	0%	0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	70,37%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	80,51	1.460	8,04%	16,03%
M.7A.12.3	>40 - <=50 %	64,68	705	6,46%	7,74%
M.7A.12.4	>50 - <=60 %	88,77	810	8,87%	8,89%
M.7A.12.5	>60 - <=70 %	154,11	1.341	15,39%	14,72%
M.7A.12.6	>70 - <=80 %	356,07	2.895	35,56%	31,78%
M.7A.12.7	>80 - <=90 %	240,05	1.760	23,97%	19,32%
M.7A.12.8	>90 - <=100 %	4,96	40	0,50%	0,44%
M.7A.12.9	>100%	12,10	98	1,21%	1,08%
M.7A.12.10	Total	1.001,26	9.109	100%	100,00%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	ND3			

M.7A.13.2	Second home/Holiday houses	ND3			
M.7A.13.3	Buy-to-let/Non-owner occupied	ND3			
M.7A.13.4	Agricultural	ND3			
M.7A.13.5	Other	ND3			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	72,4%			
M.7A.14.2	Guaranteed	27,6%			
M.7A.14.3	Other	0,0%			
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)	ND2			
By buckets (mn):					
M.7B.15.2	>0 - <=100,000	ND2	ND2		
M.7B.15.3	>100,000 - <=300,000	ND2	ND2		
M.7B.15.4	>300,000 - <=500,000	ND2	ND2		
M.7B.15.5	>500,000 - <=1,000,000	ND2	ND2		
M.7B.15.6	>1,000,000 - <=5,000,000	ND2	ND2		
M.7B.15.7	>5,000,000	ND2	ND2		
M.7B.15.8	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND2			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	ND2	ND2		
M.7B.16.3	>40 - <=50 %	ND2	ND2		
M.7B.16.4	>50 - <=60 %	ND2	ND2		
M.7B.16.5	>60 - <=70 %	ND2	ND2		
M.7B.16.6	>70 - <=80 %	ND2	ND2		
M.7B.16.7	>80 - <=90 %	ND2	ND2		
M.7B.16.8	>90 - <=100 %	ND2	ND2		
M.7B.16.9	>100%	ND2	ND2		
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND2			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	ND2	ND2		
M.7B.17.3	>40 - <=50 %	ND2	ND2		
M.7B.17.4	>50 - <=60 %	ND2	ND2		
M.7B.17.5	>60 - <=70 %	ND2	ND2		
M.7B.17.6	>70 - <=80 %	ND2	ND2		
M.7B.17.7	>80 - <=90 %	ND2	ND2		
M.7B.17.8	>90 - <=100 %	ND2	ND2		
M.7B.17.9	>100%	ND2	ND2		
M.7B.17.10	Total	0	0	0%	0%
18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	ND2			
M.7B.18.2	Office	ND2			
M.7B.18.3	Hotel/Tourism	ND2			
M.7B.18.4	Shopping malls	ND2			
M.7B.18.5	Industry	ND2			
M.7B.18.6	Agriculture	ND2			
M.7B.18.7	Other commercially used	ND2			
M.7B.18.8	Land	ND2			
M.7B.18.9	Property developers / Bulding under construction	ND2			
M.7B.18.10	Other	ND2			

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets			
1. General Information				
PS.8.1.1	Number of public sector exposures		[For completion]	
2. Size Information				
		Nominal	Number of Exposures	% Public Sector Assets
PS.8.2.1	Average exposure size (000s)	[For completion]		% No. of Exposures
	By buckets:			
PS.8.2.2	>0 - <=100,000	[For completion]	[For completion]	
PS.8.2.3	>100,000 - <=300,000	[For completion]	[For completion]	
PS.8.2.4	>300,000 - <=500,000	[For completion]	[For completion]	
PS.8.2.5	>500,000 - <=1,000,000	[For completion]	[For completion]	
PS.8.2.6	>1,000,000 - <=5,000,000	[For completion]	[For completion]	
PS.8.2.7	>5,000,000	[For completion]	[For completion]	
PS.8.2.8				
PS.8.2.9				
PS.8.2.10				
PS.8.2.11				
PS.8.2.12				
PS.8.2.13				
PS.8.2.14				
PS.8.2.15				
PS.8.2.16				
PS.8.2.17	Total	0	0	0%
3. Breakdown by Asset Type				
		Nominal (mn)		% Public Sector Assets
PS.8.3.1	Loans	[For completion]		
PS.8.3.2	Bonds	[For completion]		
PS.8.3.3	Other	[For completion]		
PS.8.3.4	Total	0		0%
4. Breakdown by Geography				
		% Public Sector Assets		
PS.8.4.1	<u>European Union</u>	0		
PS.8.4.2	Austria	[For completion]		
PS.8.4.3	Belgium	[For completion]		
PS.8.4.4	Bulgaria	[For completion]		
PS.8.4.5	Croatia	[For completion]		
PS.8.4.6	Cyprus	[For completion]		
PS.8.4.7	Czech Republic	[For completion]		
PS.8.4.8	Denmark	[For completion]		
PS.8.4.9	Estonia	[For completion]		
PS.8.4.10	Finland	[For completion]		
PS.8.4.11	France	[For completion]		
PS.8.4.12	Germany	[For completion]		
PS.8.4.13	Greece	[For completion]		
PS.8.4.14	Netherlands	[For completion]		
PS.8.4.15	Hungary	[For completion]		
PS.8.4.16	Ireland	[For completion]		
PS.8.4.17	Italy	[For completion]		
PS.8.4.18	Latvia	[For completion]		
PS.8.4.19	Lithuania	[For completion]		
PS.8.4.20	Luxembourg	[For completion]		
PS.8.4.21	Malta	[For completion]		
PS.8.4.22	Poland	[For completion]		
PS.8.4.23	Portugal	[For completion]		
PS.8.4.24	Romania	[For completion]		
PS.8.4.25	Slovakia	[For completion]		
PS.8.4.26	Slovenia	[For completion]		
PS.8.4.27	Spain	[For completion]		

PS.8.4.28	Sweden	[For completion]
PS.8.4.29	United Kingdom	[For completion]
PS.8.4.30	European Economic Area (not member of EU)	0
PS.8.4.31	Iceland	[For completion]
PS.8.4.32	Liechtenstein	[For completion]
PS.8.4.33	Norway	[For completion]
PS.8.4.34	Other	0
PS.8.4.35	Switzerland	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]

5. Breakdown by domestic regions		% Public Sector Assets
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PS.8.5.1	Republic of Austria	[For completion]
PS.8.5.2	Vienna	[For completion]
PS.8.5.3	Lower Austria	[For completion]
PS.8.5.4	Upper Austria	[For completion]
PS.8.5.5	Salzburg	[For completion]
PS.8.5.6	Tyrol	[For completion]
PS.8.5.7	Styria	[For completion]
PS.8.5.8	Carinthia	[For completion]
PS.8.5.9	Burgenland	[For completion]
PS.8.5.10	Vorarlberg	[For completion]
PS.8.5.11		
PS.8.5.12		
PS.8.5.13		
PS.8.5.14		
PS.8.5.15		
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		
PS.8.5.25		

6. Breakdown by Interest Rate		% Public Sector Assets
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PS.8.6.1	Fixed rate	[For completion]
PS.8.6.2	Floating rate	[For completion]
PS.8.6.3	Other	[For completion]

7. Breakdown by Repayment Type		% Public Sector Assets
--------------------------------	--	------------------------

PS.8.7.1	Bullet / interest only	[For completion]
PS.8.7.2	Amortising	[For completion]
PS.8.7.3	Other	[For completion]

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
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PS.8.8.1	Sovereigns	[For completion]	
PS.8.8.2	Regional/federal authorities	[For completion]	
PS.8.8.3	Local/municipal authorities	[For completion]	
PS.8.8.4	Others	[For completion]	
PS.8.8.5	Total	0	0%

9. Non-Performing Loans		% NPLs
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PS.8.9.1	% NPLs	[For completion]
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10. Concentration Risks		% Public Sector Assets
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PS.8.10.1	10 largest exposures	[For completion]
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B3. Austrian Transparency Template - Shipping Assets

Reporting in Domestic Currency

[Please insert currency]

CONTENT OF TAB B3

[9. Shipping Assets](#)

Field Number	9. Shipping Assets	
	1. General Information	Shipping Loans
S.9.1.1	Number of shipping loans	[For completion]
	2. Concentration Risks	% Shipping Loans
S.9.2.1	10 largest exposures	[For completion]
	3. Breakdown by Geography / Country of Registration	% Shipping Loans
S.9.3.1	European Union	0
S.9.3.2	Austria	[For completion]
S.9.3.3	Belgium	[For completion]
S.9.3.4	Bulgaria	[For completion]
S.9.3.5	Croatia	[For completion]
S.9.3.6	Cyprus	[For completion]
S.9.3.7	Czech Republic	[For completion]
S.9.3.8	Denmark	[For completion]
S.9.3.9	Estonia	[For completion]
S.9.3.10	Finland	[For completion]
S.9.3.11	France	[For completion]
S.9.3.12	Germany	[For completion]
S.9.3.13	Greece	[For completion]
S.9.3.14	Netherlands	[For completion]
S.9.3.15	Hungary	[For completion]
S.9.3.16	Ireland	[For completion]
S.9.3.17	Italy	[For completion]
S.9.3.18	Latvia	[For completion]
S.9.3.19	Lithuania	[For completion]
S.9.3.20	Luxembourg	[For completion]
S.9.3.21	Malta	[For completion]
S.9.3.22	Poland	[For completion]
S.9.3.23	Portugal	[For completion]
S.9.3.24	Romania	[For completion]
S.9.3.25	Slovakia	[For completion]
S.9.3.26	Slovenia	[For completion]
S.9.3.27	Spain	[For completion]
S.9.3.28	Sweden	[For completion]
S.9.3.29	United Kingdom	[For completion]
S.9.3.30	European Economic Area (not member of EU)	0
S.9.3.31	Iceland	[For completion]
S.9.3.32	Liechtenstein	[For completion]
S.9.3.33	Norway	[For completion]
S.9.3.34	Other	0
S.9.3.35	Switzerland	[For completion]
S.9.3.36	Australia	[For completion]
S.9.3.37	Brazil	[For completion]
S.9.3.38	Canada	[For completion]
S.9.3.39	Japan	[For completion]
S.9.3.40	Korea	[For completion]
S.9.3.41	New Zealand	[For completion]
S.9.3.42	Singapore	[For completion]
S.9.3.43	US	[For completion]
S.9.3.44	Other	[For completion]
	4. Breakdown by Interest Rate	% Shipping Loans
S.9.4.1	Fixed rate	[For completion]
S.9.4.2	Floating rate	[For completion]
S.9.4.3	Other	[For completion]

5. Breakdown by Repayment Type		% Shipping Loans			
S.9.5.1	Bullet / interest only	[For completion]			
S.9.5.2	Amortising	[For completion]			
S.9.5.3	Other	[For completion]			
6. Loan Seasoning		% Shipping Loans			
S.9.6.1	Up to 12months	[For completion]			
S.9.6.2	≥ 12 - ≤ 24 months	[For completion]			
S.9.6.3	≥ 24 - ≤ 36 months	[For completion]			
S.9.6.4	≥ 36 - ≤ 60 months	[For completion]			
S.9.6.5	≥ 60 months	[For completion]			
7. Non-Performing Loans (NPLs)		% Shipping Loans			
S.9.7.1	% NPLs	[For completion]			
8. Loan Size Information		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.8.1	Average loan size (000s)	[For completion]			
	By buckets (mn):				
S.9.8.2	TBC at a country level	[For completion]	[For completion]		
S.9.8.3	TBC at a country level	[For completion]	[For completion]		
S.9.8.4	TBC at a country level	[For completion]	[For completion]		
S.9.8.5	TBC at a country level	[For completion]	[For completion]		
S.9.8.6	TBC at a country level	[For completion]	[For completion]		
S.9.8.7	TBC at a country level	[For completion]	[For completion]		
S.9.8.8	TBC at a country level	[For completion]	[For completion]		
S.9.8.9	TBC at a country level	[For completion]	[For completion]		
S.9.8.10	TBC at a country level	[For completion]	[For completion]		
S.9.8.11	TBC at a country level	[For completion]	[For completion]		
S.9.8.12	TBC at a country level	[For completion]	[For completion]		
S.9.8.13	TBC at a country level	[For completion]	[For completion]		
S.9.8.14	TBC at a country level	[For completion]	[For completion]		
S.9.8.15	TBC at a country level	[For completion]	[For completion]		
S.9.8.16	TBC at a country level	[For completion]	[For completion]		
S.9.8.17	TBC at a country level	[For completion]	[For completion]		
S.9.8.18	TBC at a country level	[For completion]	[For completion]		
S.9.8.19	TBC at a country level	[For completion]	[For completion]		
S.9.8.20	TBC at a country level	[For completion]	[For completion]		
S.9.8.21	TBC at a country level	[For completion]	[For completion]		
S.9.8.22	TBC at a country level	[For completion]	[For completion]		
S.9.8.23	TBC at a country level	[For completion]	[For completion]		
S.9.8.24	TBC at a country level	[For completion]	[For completion]		
S.9.8.25	TBC at a country level	[For completion]	[For completion]		
S.9.8.26	Total	0	0	0%	0%
9. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.9.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
S.9.9.2	>0 - <=40 %	[For completion]	[For completion]		
S.9.9.3	>40 - <=50 %	[For completion]	[For completion]		
S.9.9.4	>50 - <=60 %	[For completion]	[For completion]		
S.9.9.5	>60 - <=70 %	[For completion]	[For completion]		
S.9.9.6	>70 - <=80 %	[For completion]	[For completion]		
S.9.9.7	>80 - <=90 %	[For completion]	[For completion]		
S.9.9.8	>90 - <=100 %	[For completion]	[For completion]		
S.9.9.9	>100%	[For completion]	[For completion]		
S.9.9.10	Total	0	0	0%	0%
10. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Shipping Loans	% No. of Loans
S.9.10.1	Weighted Average LTV (%)	[Mark as ND1 if not relevant]			
	By LTV buckets (mn):				
S.9.10.2	>0 - <=40 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.3	>40 - <=50 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.4	>50 - <=60 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.5	>60 - <=70 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.6	>70 - <=80 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.7	>80 - <=90 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.8	>90 - <=100 %	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.9	>100%	[Mark as ND1 if not relevant]	[Mark as ND1 if not relevant]		
S.9.10.10	Total	0	0	0%	0%

11. Breakdown by type of ship		% Shipping Loans
S.9.11.1	TBC at a country level	[For completion]
S.9.11.2	TBC at a country level	[For completion]
S.9.11.3	TBC at a country level	[For completion]
S.9.11.4	TBC at a country level	[For completion]
S.9.11.5	TBC at a country level	[For completion]
S.9.11.6	TBC at a country level	[For completion]
S.9.11.7	TBC at a country level	[For completion]
S.9.11.8	TBC at a country level	[For completion]
S.9.11.9	TBC at a country level	[For completion]
S.9.11.10	TBC at a country level	[For completion]
S.9.11.11	TBC at a country level	[For completion]
S.9.11.12	TBC at a country level	[For completion]
S.9.11.13	TBC at a country level	[For completion]
S.9.11.14	TBC at a country level	[For completion]
S.9.11.15	TBC at a country level	[For completion]
S.9.11.16	TBC at a country level	[For completion]
S.9.11.17	TBC at a country level	[For completion]

C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Austrian Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	Total cover assets (amount in covered pool) / outstanding CB - 1
HG.1.2	OC Calculation: Legal minimum	According to Pfandbrief Law, § 2 (Link)
HG.1.3	OC Calculation: Committed	Internal commitment to keep OC above 6%
HG.1.4	Interest Rate Types	Fixed rate, floating rate
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.]	Contractual residual life: time until contractual end of loan, weighted by amount in covered pool; expected residual life n/a
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.]	All issued Covered Bonds have a hard bullet maturity structure; a change of control clause and other covenants apply
HG.1.7	LTVs: Definition	(total loan outstanding + prior-ranking mortgages)/ property value
HG.1.8	LTVs: Calculation of property/shipping value	Property values are determined before granting a loan
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Values are usually determined solely at the beginning of a loan period; according to CRR Art. 208 validation is conducted on a regular basis; under predefined circumstances new valuation by an appraiser is initiated
HG.1.10	LTVs: Frequency and time of last valuation	Off-site appraisal by internal expert staff; additional valuation using special software; in particular cases external appraisers are mandated
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	Covered pool consists of residential mortgages only; i. e. properties are occupied by the owner or the lessee of the residence
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	No hedging is applied within CB due to aligned interest rate and currency risks of mortgages and issued CB.
HG.1.13	Non-performing loans	Non-performing loans are immediately excluded from the cover pool and replaced by other loans.
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

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From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

2. USE OF MATERIALS

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download material on it for your personal use or internal business purposes (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).

All downloading of material from the Site must be in accordance with our Acceptable Use Policy. All other copying is strictly prohibited.

The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy

3. LINKS FROM AND TO OUR SITE

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them. Users follow links on this Site to external websites at their sole risk.

We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website.

Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or compliant with any law or regulation in any jurisdiction.

You agree not to link any websites to this Site without our express prior written consent. We reserve the right, at any time and for any reason not prohibited by law, to deny permission to anyone to link a website from or to this Site, as well as the right to remove any link currently appearing on our Site.

SECTION B. ISSUER T&Cs

1. DIRECTORY SERVICES AND LABEL

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, complete and up-to-date.

The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer 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), in relation to the Product Information and/or the Issuer's use of, and statements regarding.

We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for any reason whatsoever including negligence.

2. UPLOADING INFORMATION TO OUR SITE

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in respect of any breach of that warranty.

You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining Pfandbriefforum, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading.

Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is claiming that any information posted or uploaded by you to the Site constitutes a violation of their intellectual property, privacy or other rights or is otherwise unlawful.

We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the Site.

We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content standards set out in our Acceptable Use Policy, or for any other reason.

3. LINKING TO OUR SITE

You may link to our home page (www.pfandbriefforum.at), provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part.

You must not establish a link from any website that is not owned by you.

The Site must not be framed on any other website, nor may you create a link to any part of the Site other than the home page. We reserve the right to withdraw linking permission without notice. The website from which you are linking must comply in all respects with the content standards set out in our Acceptable Use Policy.

4. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of any other Issuers or attempt to download profiles from the Site by any other means.

SECTION C. GENERAL T&Cs

1. SITE ACCESS

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice. We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

From time to time, we may restrict access to the Site (either partially or in its entirety).

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 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 Belgium.

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