Austrian Transparency Template

Version 2022/10/14

Bausparkasse Wüstenrot AG

Reporting Date: 20/04/2023

Cut-off Date: 31/03/2023

Index

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 jurisdictionsat 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 contains 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 "contratual" 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 disclosed 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

CONTENT OF TAB A

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/ueber-uns/konzern/investor-relations.html			
G.1.1.4	**Cut-off date**	31.03.2023			
OG.1.1.1	*Optional information e.g. Contact names*	adrian.beck@wuestenrot.at			
OG.1.1.2	*Optional information e.g. Parent name*	fbsm@wuestenrot.at			
	2. Regulatory Summary				
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	ND3			
G.2.1.2	CBD Compliance (Y/N)	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	ND3			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	1.632,88			
G.3.1.2	Outstanding Covered Bonds	1.311,90			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*	ND1			
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*	ND1			
OG.3.1.3	Coverage Requirements (§9 PfandBG AT)	1.311,90			
OG.3.1.4	Coverage Requirements NPV (§9 PfandBG AT)	ND2			
	2. Over-collateralisation (OC)	***Statutory***	***Voluntary***	***Contractual***	***Purpose***
G.3.2.1	OC (%)	2,00%	22,47%	ND2	ND1
OG.3.2.1	*OC* *(Coverage Requirements §9 PfandBG AT in % of Outstanding CB)*	ND3			
OG.3.2.2	*Optional information e.g. Asset Coverage Test (ACT)*				
OG.3.2.3	*Optional information e.g. OC (NPV basis)*				
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	1598,73		97,91%	
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	34,15		2,09%	
G.3.3.5	Other	0,00		0,00%	
G.3.3.6	Total	1.632,88		100%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average Life (in years)	27,95	ND1		
	Residual Life (mn) By buckets:				
G.3.4.2	0 - 1 Y	0,14	ND1	0,01%	
G.3.4.3	1 - 2 Y	0,78	ND1	0,05%	
G.3.4.4	2 - 3 Y	1,50	ND1	0,09%	
G.3.4.5	3 - 4 Y	2,17	ND1	0,14%	
G.3.4.6	4 - 5 Y	3,03	ND1	0,19%	
G.3.4.7	5 - 10 Y	70,86	ND1	4,43%	
G.3.4.8	10+ Y	1.520,26	ND1	95,09%	
G.3.4.9	Total	1.598,73	0	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)		7,49	ND1		
	Maturity (mn)					
G.3.5.2	By buckets:					
G.3.5.3	0 - 1 Y		0,00	ND1	0,00%	
G.3.5.4	1 - 2 Y		10,00	ND1	0,76%	
G.3.5.5	2 - 3 Y		265,00	ND1	20,20%	
G.3.5.6	3 - 4 Y		20,00	ND1	1,52%	
G.3.5.7	4 - 5 Y		65,00	ND1	4,95%	
G.3.5.8	5 - 10 Y		679,90	ND1	51,83%	
G.3.5.9	10+ Y		272,00	ND1	20,73%	
G.3.5.10		Total	1.311,90	0	100,00%	0,00%

	6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		1.598,73	1.598,73	100,00%	100,00%
G.3.6.2	AUD		0,00	0,00	0,00%	0,00%
G.3.6.3	BRL		0,00	0,00	0,00%	0,00%
G.3.6.4	CAD		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	CZK		0,00	0,00	0,00%	0,00%
G.3.6.7	DKK		0,00	0,00	0,00%	0,00%
G.3.6.8	GBP		0,00	0,00	0,00%	0,00%
G.3.6.9	HKD		0,00	0,00	0,00%	0,00%
G.3.6.10	ISK		0,00	0,00	0,00%	0,00%
G.3.6.11	JPY		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	NOK		0,00	0,00	0,00%	0,00%
G.3.6.14	PLN		0,00	0,00	0,00%	0,00%
G.3.6.15	SEK		0,00	0,00	0,00%	0,00%
G.3.6.16	SGD		0,00	0,00	0,00%	0,00%
G.3.6.17	USD		0,00	0,00	0,00%	0,00%
G.3.6.18	Other		0,00	0,00	0,00%	0,00%
G.3.6.19		Total	1.598,73	1.598,73	100%	100%

	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		1.311,90	1.311,90	100,00%	100,00%
G.3.7.2	AUD		0,00	0,00	0,00%	0,00%
G.3.7.3	BRL		0,00	0,00	0,00%	0,00%
G.3.7.4	CAD		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	CZK		0,00	0,00	0,00%	0,00%
G.3.7.7	DKK		0,00	0,00	0,00%	0,00%
G.3.7.8	GBP		0,00	0,00	0,00%	0,00%
G.3.7.9	HKD		0,00	0,00	0,00%	0,00%
G.3.7.10	ISK		0,00	0,00	0,00%	0,00%
G.3.7.11	JPY		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	NOK		0,00	0,00	0,00%	0,00%
G.3.7.14	PLN		0,00	0,00	0,00%	0,00%
G.3.7.15	SEK		0,00	0,00	0,00%	0,00%
G.3.7.16	SGD		0,00	0,00	0,00%	0,00%
G.3.7.17	USD		0,00	0,00	0,00%	0,00%
G.3.7.18	Other		0,00	0,00	0,00%	0,00%
G.3.7.19		Total	1.311,90	1.311,90	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		1.266,90	1.266,90	96,57%	96,57%
G.3.8.2	Floating coupon		45,00	45,00	3,43%	3,43%
G.3.8.3	Other		0,00	0,00	0,00%	0,00%
G.3.8.4		Total	1.311,90	1.311,90	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)		34,15		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	34,15		100,00%	

	10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		34,15	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		
G.3.10.16		Total	34,15	100%	
	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		34,15	2,09%	2,60%
G.3.11.3	Other		0	0,00%	0,00%
G.3.11.4		Total	34,15	2,09%	2,60%
	12. Bond List				
G.3.12.1	Bond list		see "D1. Bond List"		
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		0		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		ND2		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		ND2		

4. Compliance Art 14 CBD Check table		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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 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	*(a) Value of the cover pool total assets:*	38		
G.4.1.2	*(a) Value of outstanding covered bonds:*	39		
G.4.1.3	*(b) List of ISIN of issued covered bonds:*	BondList		
G.4.1.4	*(c) Geographical distribution:*	43 Mortgage Assets	48 Public Sector Assets	
G.4.1.5	*(c) Type of cover assets:*	52		
G.4.1.6	*(c) Loan size:*	186 Residential Mortgage Assets	424 Commercial Mortgage Assets	18 Public Sector Assets
G.4.1.7	*(c) Valuation Method:*	20 Glossary		
G.4.1.8	*(d) Market Risk:*			
G.4.1.9	*(d) o/w Interest rate risk - cover pool:*	149 Mortgage Assets	129 Public Sector Assets	
G.4.1.10	*(d) o/w Currency risk - cover pool:*	111		
G.4.1.11	*(d) o/w Interest rate risk - covered bond:*	163		
G.4.1.12	*(d) o/w Currency risk - covered bond:*	137		
G.4.1.13	*(d) o/w Liquidity Risk - primary assets cover pool:*	liquidity buffer & extendable maturity		
G.4.1.14	*(d) o/w Credit Risk:*	215 Residential Mortgage Assets	441 Commercial Mortgage Assets	147 Public Sector Assets
G.4.1.15	*(d) Hedging Strategy*	18 Glossary		
G.4.1.16	*(e) Maturity Structure - cover assets:*	65		
G.4.1.17	*(e) Maturity Structure - covered bond:*	88		
G.4.1.18	*(e) Overview maturity extension triggers:*	12 Glossary		
G.4.1.19	*(f) Levels of OC:*	44		
G.4.1.20	*(g) Percentage of loans in default:*	179 Mortgage Assets	166 Public Sector Assets	
5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	*Exposure to credit institute credit quality step 1*	0,00		
G.5.1.2	*Exposure to credit institute credit quality step 2*	0,00		
G.5.1.3	*Exposure to credit institute credit quality step 3*	0,00		
6. Other relevant information				
	1. Optional information e.g. Rating triggers			
OG.6.1.1	*NPV Test (passed/failed)*			
OG.6.1.2	*Interest Covereage Test (passe/failed)*			
OG.6.1.3	*Cash Manager*			
OG.6.1.4	*Account Bank*			
OG.6.1.5	*Stand-by Account Bank*			
OG.6.1.6	*Servicer*			
OG.6.1.7	*Interest Rate Swap Provider*			
OG.6.1.8	*Covered Bond Swap Provider*			
OG.6.1.9	*Paying Agent*			
OG.6.1.10	*Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates)(% of total cover pool)*	0,00%		
OG.6.1.11	*Share of Intragroup pooled covered bond structures pursuant to CBD Art 8 (% of total cover pool)*	0,00%		

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

CONTENT OF TAB B1

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	1.598,73		100,00%
M.7.1.2	Commercial	0,00		0,00%
M.7.1.3	Other	0,00		0,00%
M.7.1.4	Total	1.598,73		100%
OM.7.1.1	*o/w Housing Cooperatives / Multi-family assets*			0,00%
OM.7.1.2	*o/w Forest & Agriculture*			0,00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	13.851	0	13.851
OM.7.2.1	*Number of borrowers*	ND3		
OM.7.2.2	*Number of real estates*	12.661		
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,40%	0,00%	0,40%
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	100,00%	0,00%	100,00%
M.7.4.2	Austria	100,00%	0,00%	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	Czechia	0,00%	0,00%	0,00%
M.7.4.8	Denmark	0,00%	0,00%	0,00%
M.7.4.9	Estonia	0,00%	0,00%	0,00%
M.7.4.10	Finland	0,00%	0,00%	0,00%
M.7.4.11	France	0,00%	0,00%	0,00%
M.7.4.12	Germany	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	European Economic Area (not member of EU)	0,00%	0,00%	0,00%
M.7.4.30	Iceland	0,00%	0,00%	0,00%
M.7.4.31	Liechtenstein	0,00%	0,00%	0,00%
M.7.4.32	Norway	0,00%	0,00%	0,00%
M.7.4.33	Other	0,00%	0,00%	0,00%
M.7.4.34	Switzerland	0,00%	0,00%	0,00%
M.7.4.35	United Kingdom	0,00%	0,00%	0,00%
M.7.4.36	Australia	0,00%	0,00%	0,00%
M.7.4.37	Brazil	0,00%	0,00%	0,00%
M.7.4.38	Canada	0,00%	0,00%	0,00%
M.7.4.39	Japan	0,00%	0,00%	0,00%
M.7.4.40	Korea	0,00%	0,00%	0,00%
M.7.4.41	New Zealand	0,00%	0,00%	0,00%
M.7.4.42	Singapore	0,00%	0,00%	0,00%
M.7.4.43	US	0,00%	0,00%	0,00%
M.7.4.44	Other	0,00%	0,00%	0,00%

	5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Austria		100,00%	0,00%	100,00%	Österreich
M.7.5.2	Vienna		12,04%	0,00%	12,04%	Wien
M.7.5.3	Lower Austria		22,00%	0,00%	22,00%	Niederösterreich
M.7.5.4	Upper Austria		18,14%	0,00%	18,14%	Oberösterreich
M.7.5.5	Salzburg		6,36%	0,00%	6,36%	Salzburg
M.7.5.6	Tyrol		9,64%	0,00%	9,64%	Tirol
M.7.5.7	Styria		13,10%	0,00%	13,10%	Steiermark
M.7.5.8	Carinthia		11,93%	0,00%	11,93%	Kärnten
M.7.5.9	Burgenland		4,86%	0,00%	4,86%	Burgenland
M.7.5.10	Vorarlberg		1,93%	0,00%	1,93%	Vorarlberg
	6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate		75,80%	0,00%	75,80%	
M.7.6.2	Floating rate		24,20%	0,00%	24,20%	
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		2,52%	0,00%	2,52%	
M.7.8.2	≥ 12 - ≤ 24 months		15,82%	0,00%	15,82%	
M.7.8.3	≥ 24 - ≤ 36 months		20,96%	0,00%	20,96%	
M.7.8.4	≥ 36 - ≤ 60 months		27,83%	0,00%	27,83%	
M.7.8.5	≥ 60 months		32,87%	0,00%	32,87%	
	9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs		0,00%	0,00%	0,00%	
M.7.9.2	*Defaulted Loans pursuant Art 178 CRR*		ND3	ND3	ND3	

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)		115,42			
	By buckets (mn):					
M.7A.10.2	>0 - <=100,000		377,72	6.647	23,63%	47,99%
M.7A.10.3	>100,000 - <=300,000		1.124,92	6.942	70,36%	50,12%
M.7A.10.4	>300,000 - <=500,000		83,39	240	5,22%	1,73%
M.7A.10.5	>500,000 - <=1,000,000		12,70	22	0,79%	0,16%
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%
M.7A.10.21					0,00%	0,00%
M.7A.10.22					0,00%	0,00%
M.7A.10.23					0,00%	0,00%
M.7A.10.24					0,00%	0,00%
M.7A.10.25					0,00%	0,00%
M.7A.10.26		Total	1.598,73	13.851	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 (%)		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 (%)		69,10%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		134,28	2.399	8,40%	17,32%
M.7A.12.3	>40 - <=50 %		102,40	1.068	6,41%	7,71%
M.7A.12.4	>50 - <=60 %		161,55	1.446	10,11%	10,44%
M.7A.12.5	>60 - <=70 %		279,76	2.289	17,50%	16,53%
M.7A.12.6	>70 - <=80 %		624,05	4.669	39,03%	33,71%
M.7A.12.7	>80 - <=90 %		273,34	1.798	17,10%	12,98%
M.7A.12.8	>90 - <=100 %		9,21	65	0,58%	0,47%
M.7A.12.9	>100%		14,13	117	0,88%	0,84%
M.7A.12.10		Total	1.598,73	13.851	100%	100%

	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	Subsidised housing	ND3
M.7A.13.5	Agricultural	ND3
M.7A.13.6	*Other*	ND3
OM.7A.13.1	*o/w Private rental*	ND3
OM.7A.13.2	*o/w Multi-family housing*	ND3
OM.7A.13.3	*o/w Buildings under construction*	ND3
OM.7A.13.4	*o/w Buildings land*	ND3

	14. Loan by Ranking	% Residential Loans
M.7A.14.1	1st lien / No prior ranks	74,08%
M.7A.14.2	Guaranteed	25,92%
M.7A.14.3	Other	0,00%

	15. EPC Information of the financed RRE - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		
M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0,0	0	0,0%	0,0%

	16. Average energy use intensity (kWh/m2 per year) - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0,0	0	0,0%	0,0%

	17. Property Age Structure - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1946 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 - 2010	[For completion]	[For completion]		
M.7A.17.10	2011 - 2015	[For completion]	[For completion]		
M.7A.17.11	2016 - 2020	[For completion]	[For completion]		
M.7A.17.12	2021 and onwards	[For completion]	[For completion]		
M.7A.17.13	no data	[For completion]	[For completion]		
M.7A.17.14	Total	0,0	0	0,0%	0,0%

	18. Dwelling type - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.7A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.7A.18.3	Bungalow	[For completion]	[For completion]		
M.7A.18.4	Terraced House	[For completion]	[For completion]		
M.7A.18.5	Multifamily House	[For completion]	[For completion]		
M.7A.18.6	Land Only	[For completion]	[For completion]		
M.7A.18.7	other	[For completion]	[For completion]		
M.7A.18.8	Total	0,0	0	0,0%	0,0%
	19. New Residential Property - optional	Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.19.1	New Property	[For completion]	[For completion]		
M.7A.19.2	Existing property	[For completion]	[For completion]		
M.7A.19.3	other	[For completion]	[For completion]		
M.7A.19.4	no data	[For completion]	[For completion]		
M.7A.19.5	Total	0,0	0	0,0%	0,0%
	20. CO2 emission - by dwelling type - as per national availability	Ton CO2 (per year)	Ton CO2 (per year) (LTV adjusted)	kg CO2/m2 (per year)	
M.7A.20.1	House, detached or semi-detached	[For completion]	[For completion]	[For completion]	
M.7A.20.2	Flat or Apartment	[For completion]	[For completion]	[For completion]	
M.7A.20.3	Bungalow	[For completion]	[For completion]	[For completion]	
M.7A.20.4	Terraced House	[For completion]	[For completion]	[For completion]	
M.7A.20.5	Multifamily House	[For completion]	[For completion]	[For completion]	
M.7A.20.6	Land Only	[For completion]	[For completion]	[For completion]	
M.7A.20.7	other	[For completion]	[For completion]	[For completion]	
M.7A.20.8	no data	[For completion]	[For completion]	[For completion]	
M.7A.20.9	Total	0,0	0,0		
M.7A.20.10	Weighted Average			[For completion]	

7B Commercial Cover Pool

	21. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	ND2			
	By buckets (mn):				
M.7B.21.2	>0 - <=100,000	ND2	ND2		
M.7B.21.3	>100,000 - <=300,000	ND2	ND2		
M.7B.21.4	>300,000 - <=500,000	ND2	ND2		
M.7B.21.5	>500,000 - <=1,000,000	ND2	ND2		
M.7B.21.6	>1,000,000 - <=5,000,000	ND2	ND2		
M.7B.21.7	>5,000,000	ND2	ND2		
M.7B.21.26	Total	0	0	0%	0%
	22. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	ND2	ND2		
M.7B.22.3	>40 - <=50 %	ND2	ND2		
M.7B.22.4	>50 - <=60 %	ND2	ND2		
M.7B.22.5	>60 - <=70 %	ND2	ND2		
M.7B.22.6	>70 - <=80 %	ND2	ND2		
M.7B.22.7	>80 - <=90 %	ND2	ND2		
M.7B.22.8	>90 - <=100 %	ND2	ND2		
M.7B.22.9	>100%	ND2	ND2		
M.7B.22.10	Total	0	0	0%	0%
	23. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	ND2			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	ND2	ND2		
M.7B.23.3	>40 - <=50 %	ND2	ND2		
M.7B.23.4	>50 - <=60 %	ND2	ND2		
M.7B.23.5	>60 - <=70 %	ND2	ND2		
M.7B.23.6	>70 - <=80 %	ND2	ND2		
M.7B.23.7	>80 - <=90 %	ND2	ND2		
M.7B.23.8	>90 - <=100 %	ND2	ND2		
M.7B.23.9	>100%	ND2	ND2		
M.7B.23.10	Total	0	0	0%	0%

	24. Breakdown by Type	% Commercial loans			
M.7B.24.1	Retail	ND2			
M.7B.24.2	Office	ND2			
M.7B.24.3	Hotel/Tourism	ND2			
M.7B.24.4	Shopping malls	ND2			
M.7B.24.5	Industry	ND2			
M.7B.24.6	Agriculture	ND2			
M.7B.24.7	Other commercially used	ND2			
M.7B.24.8	Hospital	ND2			
M.7B.24.9	School	ND2			
M.7B.24.10	other RE with a social relevant purpose	ND2			
M.7B.24.11	*Land*	ND2			
M.7B.24.12	*Property developers / Bulding under construction*	ND2			
M.7B.24.13	*Other*	ND2			
OM.7B.24.1	*o/w Cultural purposes*	ND2			
	25. EPC Information of the financed CRE - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.7B.25.1	TBC at a country level	[For completion]	[For completion]		
M.7B.25.2	TBC at a country level	[For completion]	[For completion]		
M.7B.25.3	TBC at a country level	[For completion]	[For completion]		
M.7B.25.4	TBC at a country level	[For completion]	[For completion]		
M.7B.25.5	TBC at a country level	[For completion]	[For completion]		
M.7B.25.6	TBC at a country level	[For completion]	[For completion]		
M.7B.25.7	TBC at a country level	[For completion]	[For completion]		
M.7B.25.8	TBC at a country level	[For completion]	[For completion]		
M.7B.25.9	TBC at a country level	[For completion]	[For completion]		
M.7B.25.10	TBC at a country level	[For completion]	[For completion]		
M.7B.25.11	TBC at a country level	[For completion]	[For completion]		
M.7B.25.12	TBC at a country level	[For completion]	[For completion]		
M.7B.25.13	TBC at a country level	[For completion]	[For completion]		
M.7B.25.14	TBC at a country level	[For completion]	[For completion]		
M.7B.25.15	TBC at a country level	[For completion]	[For completion]		
M.7B.25.16	TBC at a country level	[For completion]	[For completion]		
M.7B.25.17	TBC at a country level	[For completion]	[For completion]		
M.7B.25.18	no data	[For completion]	[For completion]		
M.7B.25.19	Total	0,0	0	0,0%	0,0%
	26. Average energy use intensity (kWh/m2 per year) - optional	**Nominal (mn)**	**Number of CRE**	**% Commercial Loans**	**% No. of CRE**
M.7B.26.1	TBC at a country level	[For completion]	[For completion]		
M.7B.26.2	TBC at a country level	[For completion]	[For completion]		
M.7B.26.3	TBC at a country level	[For completion]	[For completion]		
M.7B.26.4	TBC at a country level	[For completion]	[For completion]		
M.7B.26.5	TBC at a country level	[For completion]	[For completion]		
M.7B.26.6	TBC at a country level	[For completion]	[For completion]		
M.7B.26.7	TBC at a country level	[For completion]	[For completion]		
M.7B.26.8	TBC at a country level	[For completion]	[For completion]		
M.7B.26.9	TBC at a country level	[For completion]	[For completion]		
M.7B.26.10	TBC at a country level	[For completion]	[For completion]		
M.7B.26.11	TBC at a country level	[For completion]	[For completion]		
M.7B.26.12	TBC at a country level	[For completion]	[For completion]		
M.7B.26.13	TBC at a country level	[For completion]	[For completion]		
M.7B.26.14	TBC at a country level	[For completion]	[For completion]		
M.7B.26.15	TBC at a country level	[For completion]	[For completion]		
M.7B.26.16	TBC at a country level	[For completion]	[For completion]		
M.7B.26.17	TBC at a country level	[For completion]	[For completion]		
M.7B.26.18	no data	[For completion]	[For completion]		
M.7B.26.19	Total	0,0	0	0,0%	0,0%

	27. CRE Age Structure - optional	Nominal (mn)	Number of CRE	% Commercial Loans	% No. of CRE
M.7B.27.1	older than 1919	[For completion]	[For completion]		
M.7B.27.2	1919 - 1945	[For completion]	[For completion]		
M.7B.27.3	1946 - 1960	[For completion]	[For completion]		
M.7B.27.4	1961 - 1970	[For completion]	[For completion]		
M.7B.27.5	1971 - 1980	[For completion]	[For completion]		
M.7B.27.6	1981 - 1990	[For completion]	[For completion]		
M.7B.27.7	1991 - 2000	[For completion]	[For completion]		
M.7B.27.8	2001 - 2005	[For completion]	[For completion]		
M.7B.27.9	2006 - 2010	[For completion]	[For completion]		
M.7B.27.10	2011 - 2015	[For completion]	[For completion]		
M.7B.27.11	2016 - 2020	[For completion]	[For completion]		
M.7B.27.12	2021 and onwards	[For completion]	[For completion]		
M.7B.27.13	no data	[For completion]	[For completion]		
M.7B.27.14	Total	0,0	0	0,0%	0,0%
	28. New Commercial Property - optional	**Nominal (mn)**	**Number of dwellings**	**% Residential Loans**	**% No. of CRE**
M.7B.28.1	New Property	[For completion]	[For completion]		
M.7B.28.2	Existing Property	[For completion]	[For completion]		
M.7B.28.3	other	[For completion]	[For completion]		
M.7B.28.4	no data	[For completion]	[For completion]		
M.7B.28.5	Total	0,0	0	0,0%	0,0%

	29. CO2 emission related to CRE - as per national availability	Ton CO2 (per year)	Ton CO2 (LTV adjusted) (per year)	kg CO2/m2 (per year)
M.7B.29.1	Retail	[For completion]	[For completion]	[For completion]
M.7B.29.2	Office	[For completion]	[For completion]	[For completion]
M.7B.29.3	Hotel/Tourism	[For completion]	[For completion]	[For completion]
M.7B.29.4	Shopping malls	[For completion]	[For completion]	[For completion]
M.7B.29.5	Industry	[For completion]	[For completion]	[For completion]
M.7B.29.6	Agriculture	[For completion]	[For completion]	[For completion]
M.7B.29.7	Other commercially used	[For completion]	[For completion]	[For completion]
M.7B.29.8	Hospital	[For completion]	[For completion]	[For completion]
M.7B.29.9	School	[For completion]	[For completion]	[For completion]
M.7B.29.10	other RE with a social relevant purpose	[For completion]	[For completion]	[For completion]
M.7B.29.11	Land	[For completion]	[For completion]	[For completion]
M.7B.29.12	Property developers / Bulding under construction	[For completion]	[For completion]	[For completion]
M.7B.29.13	Other	[For completion]	[For completion]	[For completion]
M.7B.29.14	no data	[For completion]	[For completion]	[For completion]
M.7B.29.15	Total	0,0	0	
M.7B.29.16	Weighted Average			[For completion]
M.7B.29.17				
M.7B.29.18				
M.7B.29.19				

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	% No. of Exposures
PS.8.2.1	Average exposure size (000s)		[For completion]			
	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.8.2.17		Total	0	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	European Union		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	Czechia		[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	European Economic Area (not member of EU)		0			
PS.8.4.30	Iceland		[For completion]			
PS.8.4.31	Liechtenstein		[For completion]			
PS.8.4.32	Norway		[For completion]			
PS.8.4.33	Other		0			
PS.8.4.34	Switzerland		[For completion]			
PS.8.4.35	United Kingdom		[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**	
PS.8.5.1	Austria		0,00	
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]	
	6. Breakdown by Interest Rate		**% Public Sector Assets**	
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**
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		**% Public Sector Assets**	
PS.8.9.1	% NPLs		[For completion]	
PS.8.9.2	Defaulted Loans pursuant Art 178 CRR		[For completion]	
	10. Concentration Risks		**% Public Sector Assets**	
PS.8.10.1	10 largest exposures		[For completion]	

C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Items	Definition
HG.1.1	**OC Calculation: Statutory**	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	**OC Calculation: Contractual**	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	**OC Calculation: Voluntary**	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	**Interest Rate Types**	[For completion]
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	[For completion]
HG.1.6	**Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]**	[For completion]
HG.1.7	**Maturity Extention Triggers**	Link to Austrian "Pfandbriefgesetz" (§22)
HG.1.8	**LTVs: Definition**	[For completion]
HG.1.9	**LTVs: Calculation of property/shipping value**	Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.10	**LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits**	[For completion]
HG.1.11	**LTVs: Frequency and time of last valuation**	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	**Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant**	[For completion]
HG.1.13	**Hedging Strategy (please explain how you address interest rate and currency risk)**	[For completion]
HG.1.14	*Non-performing loans*	[For completion]
HG.1.15	***Valuation Method***	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	***NPV assumptions (when stated)***	
	2. Glossary - ESG items (optional)	**Definition**
HG.2.1	**Sustainability - strategy pursued in the cover pool**	[For completion]
HG.2.2	**Subsidised Housing (definitions of affordable, social housing)**	[For completion]
HG.2.3	**New Property and Existing Property**	[For completion]
	3. Reason for No Data	**Value**
HG.3.1	**Not applicable for the jurisdiction**	ND1
HG.3.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.3.3	**Not available at the present time**	ND3
	4. Glossary - Extra national and/or Issuer Items	**Definition**
HG.4.1	**Other definitions deemed relevant**	[For completion]

ISIN	**Transaktion**	***Initial Date of Issuance***	**Maturity Date**	***Face value***	***Currency***	**Coupon**	***Soft Bullet***	***Legacy Issue (Y/N)***
AT0000A1YYZ5	Mortgage Pfandbrief	13.11.2017	13.11.2034	24.000.000	EUR	Fixed Rate	N	Y
AT0000A1YYY8	Mortgage Pfandbrief	15.11.2017	15.11.2032	25.000.000	EUR	Fixed Rate	N	Y
AT0000A20DQ3	Mortgage Pfandbrief	03.04.2018	03.04.2043	20.000.000	EUR	Fixed Rate	N	Y
AT0000A2CED8	Mortgage Pfandbrief	10.01.2020	10.01.2030	5.000.000	EUR	Fixed Rate	N	Y
AT0000A2HBQ5	Mortgage Pfandbrief	25.06.2020	25.06.2040	10.000.000	EUR	Fixed Rate	N	Y
AT0000A2HTH6	Mortgage Pfandbrief	30.07.2020	30.07.2027	45.000.000	EUR	Floating Rate	N	Y
AT0000A2L5Z5	Mortgage Pfandbrief	25.11.2020	25.11.2030	24.900.000	EUR	Fixed Rate	N	Y
AT0000A2RAL7	Mortgage Pfandbrief	20.05.2021	20.05.2024	10.000.000	EUR	Fixed Rate	N	Y
AT0000A2RAM5	Mortgage Pfandbrief	20.05.2021	20.05.2025	15.000.000	EUR	Fixed Rate	N	Y
AT0000A2T438	Mortgage Pfandbrief	23.09.2021	23.09.2026	20.000.000	EUR	Fixed Rate	N	Y
AT0000A2T4M8	Mortgage Pfandbrief	28.09.2021	28.09.2028	300.000.000	EUR	Fixed Rate	N	Y
AT0000A2TWH5	Mortgage Pfandbrief	28.10.2021	28.10.2030	5.000.000	EUR	Fixed Rate	N	Y
AT0000A2VCS0	Mortgage Pfandbrief	01.02.2022	01.02.2030	300.000.000	EUR	Fixed Rate	N	Y
AT0000A2YBY4	Mortgage Pfandbrief	22.06.2022	23.06.2025	250.000.000	EUR	Fixed Rate	N	Y
AT0000A339Z1	Mortgage Pfandbrief	31.03.2023	31.03.2039	45.000.000	EUR	Fixed Rate	N	Y

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