

# Austrian Transparency Template

Version 2024/03/11

## BKS Bank AG

Reporting Date: 23/04/24

Cut-off Date: 31/03/24

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## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	BKS Bank AG			
G.1.1.3	Link to Issuer's Website	<a href="#">Anleiheemissionen - BKS Bank</a>			
G.1.1.4	Cut-off date	31.03.2024			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	<a href="#">CBD Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	520			
G.3.1.2	Outstanding Covered Bonds	188			
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)	192			
OG.3.1.4	Coverage Requirements NPV (§9 PfandBG AT)	ND1			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2%	8%		ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	520		100,00%	
G.3.3.2	Public Sector	0		0,00%	
G.3.3.3	Shipping	0		0,00%	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	520		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)	11,86	[Mark as ND1 if not relevant]		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	26	[Mark as ND1 if not relevant]	4,92%	
G.3.4.3	1 - 2 Y	21	[Mark as ND1 if not relevant]	3,94%	
G.3.4.4	2 - 3 Y	23	[Mark as ND1 if not relevant]	4,39%	
G.3.4.5	3 - 4 Y	23	[Mark as ND1 if not relevant]	4,36%	
G.3.4.6	4 - 5 Y	24	[Mark as ND1 if not relevant]	4,56%	
G.3.4.7	5 - 10 Y	121	[Mark as ND1 if not relevant]	23,19%	
G.3.4.8	10+ Y	284	[Mark as ND1 if not relevant]	54,64%	
G.3.4.9	Total	520	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,14	ND1		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	11	ND1	5,85%	
G.3.5.3	1 - 2 Y	10	ND1	5,32%	
G.3.5.4	2 - 3 Y	10	ND1	5,32%	
G.3.5.5	3 - 4 Y	91	ND1	48,40%	

G.3.5.7	4 - 5 Y	20	ND1	10,64%	
G.3.5.8	5 - 10 Y	46	ND1	24,47%	
G.3.5.9	10+ Y	0	ND1	0,00%	
G.3.5.10	Total	188	0	100%	0%
<b>6. Covered Assets - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	509	509	97,79%	97,79%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	12	12	2,21%	2,21%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	ISK	0	0	0,00%	0,00%
G.3.6.11	JPY	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	NOK	0	0	0,00%	0,00%
G.3.6.14	PLN	0	0	0,00%	0,00%
G.3.6.15	SEK	0	0	0,00%	0,00%
G.3.6.16	SGD	0	0	0,00%	0,00%
G.3.6.17	USD	0	0	0,00%	0,00%
G.3.6.18	Other	0	0	0,00%	0,00%
G.3.6.19	Total	520	520	100%	100%
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	188	188	100,00%	100,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	0	0	0,00%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	ISK	0	0	0,00%	0,00%
G.3.7.11	JPY	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	NOK	0	0	0,00%	0,00%
G.3.7.14	PLN	0	0	0,00%	0,00%
G.3.7.15	SEK	0	0	0,00%	0,00%
G.3.7.16	SGD	0	0	0,00%	0,00%
G.3.7.17	USD	0	0	0,00%	0,00%
G.3.7.18	Other	0	0	0,00%	0,00%
G.3.7.19	Total	188	188	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	178	ND2	95%	
G.3.8.2	Floating coupon	10	ND2	5%	
G.3.8.3	Other	0	0	0%	
G.3.8.4	Total	188	0	100%	0%
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0			
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	0			
G.3.9.5	Other	0			
G.3.9.6	Total	0		0%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	0			
G.3.10.2	Eurozone	0			
G.3.10.3	Rest of European Union (EU)	0			
G.3.10.4	European Economic Area (not member of EU)	0			
G.3.10.5	Switzerland	0			
G.3.10.6	Australia	0			
G.3.10.7	Brazil	0			
G.3.10.8	Canada	0			
G.3.10.9	Japan	0			

G.3.10.10	Korea		0		
G.3.10.11	New Zealand		0		
G.3.10.12	Singapore		0		
G.3.10.13	US		0		
G.3.10.14	Other		0		
G.3.10.15		Total EU	0		
G.3.10.16		Total	0	0%	

11. Liquid Assets			Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		0	0,00%	0,00%
G.3.11.2	Central bank eligible assets		0	0,00%	0,00%
G.3.11.3	Other		0	0,00%	0,00%
G.3.11.4		Total	0	0%	0%

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	Row
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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:	<a href="#">38</a>		
G.4.1.2	(a) Value of outstanding covered bonds:	<a href="#">39</a>		
G.4.1.3	(b) List of ISIN of issued covered bonds:	<a href="#">BondList</a>		
G.4.1.4	(c) Geographical distribution:	<a href="#">43 Mortgage Assets</a>	<a href="#">48 Public Sector Assets</a>	
G.4.1.5	(c) Type of cover assets:	<a href="#">52</a>		
G.4.1.6	(c) Loan size:	<a href="#">186 Residential Mortgage Assets</a>	<a href="#">424 Commercial Mortgage Assets</a>	<a href="#">18 Public Sector Assets</a>
G.4.1.7	(c) Valuation Method:	<a href="#">20 Glossary</a>		
G.4.1.8	(d) Market Risk:			
G.4.1.9	(d) o/w Interest rate risk - cover pool:	<a href="#">149 Mortgage Assets</a>	<a href="#">129 Public Sector Assets</a>	
G.4.1.10	(d) o/w Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.11	(d) o/w Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.12	(d) o/w Currency risk - covered bond:	<a href="#">137</a>		
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:	<a href="#">215 Residential Mortgage Assets</a>	<a href="#">441 Commercial Mortgage Assets</a>	<a href="#">147 Public Sector Assets</a>
G.4.1.15	(d) Hedging Strategy	<a href="#">18 Glossary</a>		
G.4.1.16	(e) Maturity Structure - cover assets:	<a href="#">65</a>		
G.4.1.17	(e) Maturity Structure - covered bond:	<a href="#">88</a>		
G.4.1.18	(e) Overview maturity extension triggers:	<a href="#">12 Glossary</a>		
G.4.1.19	(f) Levels of OC:	<a href="#">44</a>		
G.4.1.20	(g) Percentage of loans in default:	<a href="#">179 Mortgage Assets</a>	<a href="#">166 Public Sector Assets</a>	
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				

## 5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	[For completion]
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## 6. Other relevant information

## B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>		<b>Nominal (mn)</b>	<b>% Total Mortgages</b>	
M.7.1.1	Residential	502	96,54%	
M.7.1.2	Commercial	18	3,46%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	520	100%	
<b>2. General Information</b>		<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	3.739	81	3.820
OM.7.2.1	Number of borrowers	3.415	77	3.492
OM.7.2.2	Number of real estates	ND3	ND3	ND3
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	6,15%	54,76%	6,22%
<b>4. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>
M.7.4.2	Austria	100%	100%	100%
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	<u>European Economic Area (not member of EU)</u>	<u>0,00%</u>	<u>0,00%</u>	<u>0,00%</u>
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	<u>Other</u>	<u>0,00%</u>	<u>0,00%</u>	<u>0,00%</u>
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	[For completion]	[For completion]	[For completion]
<b>5. Breakdown by domestic regions</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	<u>Austria</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>
M.7.5.2	Vienna	17,6%	10,2%	17,4%
M.7.5.3	Lower Austria	11,8%	7,8%	11,7%
M.7.5.4	Upper Austria	0,5%	0,0%	0,5%
M.7.5.5	Salzburg	0,7%	5,6%	0,8%
M.7.5.6	Tyrol	2,2%	0,0%	2,1%
M.7.5.7	Styria	22,2%	28,9%	22,4%
M.7.5.8	Carinthia	36,5%	30,1%	36,3%
M.7.5.9	Burgenland	8,4%	17,3%	8,7%
M.7.5.10	Vorarlberg	0,1%	0,0%	0,1%
M.7.5.11				
M.7.5.12				
M.7.5.13				
M.7.5.14				
M.7.5.15				
M.7.5.16				
M.7.5.17				
M.7.5.18				
M.7.5.19				
M.7.5.20				
M.7.5.21				
M.7.5.22				
M.7.5.23				
M.7.5.24				
M.7.5.25				
M.7.5.26				
M.7.5.27				
M.7.5.28				
M.7.5.29				
M.7.5.30				
M.7.5.31				
M.7.5.32				
M.7.5.33				
M.7.5.34				
M.7.5.35				
M.7.5.36				
M.7.5.37				
M.7.5.38				
M.7.5.39				
M.7.5.40				
M.7.5.41				
M.7.5.42				
M.7.5.43				
M.7.5.44				
M.7.5.45				
M.7.5.46				
M.7.5.47				
M.7.5.48				
M.7.5.49				
M.7.5.50				
<b>6. Breakdown by Interest Rate</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	35,5%	28,4%	35,3%
M.7.6.2	Floating rate	63,1%	68,2%	63,3%
M.7.6.3	Other	1,4%	3,5%	1,4%
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				

OM.7.6.4  
OM.7.6.5  
OM.7.6.6

<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	2,4%	5,1%	2,5%
M.7.7.2	Amortising	97,6%	94,9%	97,5%
M.7.7.3	Other			
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				

<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	8,6%	29,3%	9,3%
M.7.8.2	≥ 12 - ≤ 24 months	11,7%	26,3%	12,2%
M.7.8.3	≥ 24 - ≤ 36 months	14,0%	8,7%	13,8%
M.7.8.4	≥ 36 - ≤ 60 months	22,9%	7,7%	22,4%
M.7.8.5	≥ 60 months	42,8%	28,1%	42,3%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0,00%	0,00%	0,00%
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0,00%	0,00%	0,00%
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				

**7.A Residential Cover Pool**

<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	134			
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	104	1882	20,77%	50,33%
M.7A.10.3	>100,000 - <=300,000	270	1635	53,84%	43,73%
M.7A.10.4	>300,000 - <=500,000	60	163	11,97%	4,36%
M.7A.10.5	>500,000 - <=1,000,000	30	43	5,96%	1,15%
M.7A.10.6	>1,000,000 - <=5,000,000	27	15	5,36%	0,40%
M.7A.10.7	>5,000,000	11	1	2,10%	0,03%
M.7A.10.8				0,00%	0,00%
M.7A.10.9				0,00%	0,00%
M.7A.10.10				0,00%	0,00%
M.7A.10.11				0,00%	0,00%
M.7A.10.12				0,00%	0,00%
M.7A.10.13				0,00%	0,00%
M.7A.10.14				0,00%	0,00%
M.7A.10.15				0,00%	0,00%
M.7A.10.16				0,00%	0,00%
M.7A.10.17				0,00%	0,00%
M.7A.10.18				0,00%	0,00%
M.7A.10.19				0,00%	0,00%
M.7A.10.20				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	502	3739	100%	100%

<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	77,73%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	80	853	15,97%	22,81%
M.7A.11.3	>40 - <=50 %	42	359	8,29%	9,60%
M.7A.11.4	>50 - <=60 %	40	359	8,03%	9,60%

M.7A.11.5	>60 - <=70 %	54	399	10,73%	10,67%
M.7A.11.6	>70 - <=80 %	70	428	13,95%	11,45%
M.7A.11.7	>80 - <=90 %	69	377	13,80%	10,08%
M.7A.11.8	>90 - <=100 %	44	282	8,75%	7,54%
M.7A.11.9	>100%	103	682	20,48%	18,24%
M.7A.11.10	Total	502	3739	100%	100%
OM.7A.11.1	<i>o/w</i> >100 - <=110 %			0,00%	0,00%
OM.7A.11.2	<i>o/w</i> >110 - <=120 %			0,00%	0,00%
OM.7A.11.3	<i>o/w</i> >120 - <=130 %			0,00%	0,00%
OM.7A.11.4	<i>o/w</i> >130 - <=140 %			0,00%	0,00%
OM.7A.11.5	<i>o/w</i> >140 - <=150 %			0,00%	0,00%
OM.7A.11.6	<i>o/w</i> >150 %			0,00%	0,00%
OM.7A.11.7					
OM.7A.11.8					
OM.7A.11.9					

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	60,44%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	117	1481	23,27%	39,61%
M.7A.12.3	>40 - <=50 %	77	535	15,38%	14,31%
M.7A.12.4	>50 - <=60 %	68	467	13,60%	12,49%
M.7A.12.5	>60 - <=70 %	79	462	15,73%	12,36%
M.7A.12.6	>70 - <=80 %	68	332	13,61%	8,88%
M.7A.12.7	>80 - <=90 %	56	218	11,10%	5,83%
M.7A.12.8	>90 - <=100 %	15	92	2,97%	2,46%
M.7A.12.9	>100%	22	152	4,35%	4,07%
M.7A.12.10	Total	502	3739	100%	100%
OM.7A.12.1	<i>o/w</i> >100 - <=110 %			0,00%	0,00%
OM.7A.12.2	<i>o/w</i> >110 - <=120 %			0,00%	0,00%
OM.7A.12.3	<i>o/w</i> >120 - <=130 %			0,00%	0,00%
OM.7A.12.4	<i>o/w</i> >130 - <=140 %			0,00%	0,00%
OM.7A.12.5	<i>o/w</i> >140 - <=150 %			0,00%	0,00%
OM.7A.12.6	<i>o/w</i> >150 %			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans
M.7A.13.1	Owner occupied	93,6%
M.7A.13.2	Second home/Holiday houses	0,0%
M.7A.13.3	Buy-to-let/Non-owner occupied	3,9%
M.7A.13.4	Subsidised housing	0,0%
M.7A.13.5	Agricultural	1,3%
M.7A.13.6	Other	1,2%
OM.7A.13.1	<i>o/w</i> Private rental	
OM.7A.13.2	<i>o/w</i> Multi-family housing	
OM.7A.13.3	<i>o/w</i> Buildings under construction	
OM.7A.13.4	<i>o/w</i> Buildings land	
OM.7A.13.5	<i>o/w</i> [If relevant, please specify]	
OM.7A.13.6	<i>o/w</i> [If relevant, please specify]	
OM.7A.13.7	<i>o/w</i> [If relevant, please specify]	
OM.7A.13.8	<i>o/w</i> [If relevant, please specify]	
OM.7A.13.9	<i>o/w</i> [If relevant, please specify]	
OM.7A.13.10	<i>o/w</i> [If relevant, please specify]	

14. Loan by Ranking		% Residential Loans
M.7A.14.1	1st lien / No prior ranks	90,5%
M.7A.14.2	Guaranteed	
M.7A.14.3	Other	9,5%
OM.7A.14.1		
OM.7A.14.2		
OM.7A.14.3		
OM.7A.14.4		
OM.7A.14.5		
OM.7A.14.6		

15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	ND2	ND2		



M.7A.15.2	TBC at a country level	ND2	ND2
M.7A.15.3	TBC at a country level	ND2	ND2
M.7A.15.4	TBC at a country level	ND2	ND2
M.7A.15.5	TBC at a country level	ND2	ND2
M.7A.15.6	TBC at a country level	ND2	ND2
M.7A.15.7	TBC at a country level	ND2	ND2
M.7A.15.8	TBC at a country level	ND2	ND2
M.7A.15.9	TBC at a country level	ND2	ND2
M.7A.15.10	TBC at a country level	ND2	ND2
M.7A.15.11	TBC at a country level	ND2	ND2
M.7A.15.12	TBC at a country level	ND2	ND2
M.7A.15.13	TBC at a country level	ND2	ND2
M.7A.15.14	TBC at a country level	ND2	ND2
M.7A.15.15	TBC at a country level	ND2	ND2
M.7A.15.16	TBC at a country level	ND2	ND2
M.7A.15.17	TBC at a country level	ND2	ND2
M.7A.15.18	no data	ND2	ND2
M.7A.15.19	Total	0,0	0
OM.7A.15.1			
OM.7A.15.2			
OM.7A.15.3			

<b>16. Average energy use intensity (kWh/m2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.16.1	TBC at a country level	ND2	ND2		
M.7A.16.2	TBC at a country level	ND2	ND2		
M.7A.16.3	TBC at a country level	ND2	ND2		
M.7A.16.4	TBC at a country level	ND2	ND2		
M.7A.16.5	TBC at a country level	ND2	ND2		
M.7A.16.6	TBC at a country level	ND2	ND2		
M.7A.16.7	TBC at a country level	ND2	ND2		
M.7A.16.8	TBC at a country level	ND2	ND2		
M.7A.16.9	TBC at a country level	ND2	ND2		
M.7A.16.10	TBC at a country level	ND2	ND2		
M.7A.16.11	TBC at a country level	ND2	ND2		
M.7A.16.12	TBC at a country level	ND2	ND2		
M.7A.16.13	TBC at a country level	ND2	ND2		
M.7A.16.14	TBC at a country level	ND2	ND2		
M.7A.16.15	TBC at a country level	ND2	ND2		
M.7A.16.16	TBC at a country level	ND2	ND2		
M.7A.16.17	TBC at a country level	ND2	ND2		
M.7A.16.18	no data	ND2	ND2		
M.7A.16.19	Total	0,0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					
OM.7A.16.3					

<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.17.1	older than 1919	ND2	ND2		
M.7A.17.2	1919 - 1945	ND2	ND2		
M.7A.17.3	1946 - 1960	ND2	ND2		
M.7A.17.4	1961 - 1970	ND2	ND2		
M.7A.17.5	1971 - 1980	ND2	ND2		
M.7A.17.6	1981 - 1990	ND2	ND2		
M.7A.17.7	1991 - 2000	ND2	ND2		
M.7A.17.8	2001 - 2005	ND2	ND2		
M.7A.17.9	2006 - 2010	ND2	ND2		
M.7A.17.10	2011 - 2015	ND2	ND2		
M.7A.17.11	2016 - 2020	ND2	ND2		
M.7A.17.12	2021 and onwards	ND2	ND2		
M.7A.17.13	no data	ND2	ND2		
M.7A.17.14	Total	0,0	0	0,0%	0,0%
OM.7A.17.1					
OM.7A.17.2					
OM.7A.17.3					
OM.7A.17.4					
OM.7A.17.5					
OM.7A.17.6					
OM.7A.17.7					

OM.7A.17.8  
 OM.7A.17.9  
 OM.7A.17.10

<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.18.1	House, detached or semi-detached	ND2	ND2		
M.7A.18.2	Flat or Apartment	ND2	ND2		
M.7A.18.3	Bungalow	ND2	ND2		
M.7A.18.4	Terraced House	ND2	ND2		
M.7A.18.5	Multifamily House	ND2	ND2		
M.7A.18.6	Land Only	ND2	ND2		
M.7A.18.7	other	ND2	ND2		
M.7A.18.8	Total	0,0	0	0,0%	0,0%

<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
M.7A.19.1	New Property	ND2	ND2		
M.7A.19.2	Existing property	ND2	ND2		
M.7A.19.3	other	ND2	ND2		
M.7A.19.4	no data	ND2	ND2		
M.7A.19.5	Total	0,0	0	0,0%	0,0%

<b>20. CO2 emission - by dwelling type - as per national availability</b>		<b>Ton CO2 (per year)</b>	<b>Ton CO2 (per year) (LTV adjusted)</b>	<b>kg CO2/m2 (per year)</b>
M.7A.20.1	House, detached or semi-detached	ND2	ND2	ND2
M.7A.20.2	Flat or Apartment	ND2	ND2	ND2
M.7A.20.3	Bungalow	ND2	ND2	ND2
M.7A.20.4	Terraced House	ND2	ND2	ND2
M.7A.20.5	Multifamily House	ND2	ND2	ND2
M.7A.20.6	Land Only	ND2	ND2	ND2
M.7A.20.7	other	ND2	ND2	ND2
M.7A.20.8	no data	ND2	ND2	ND2
M.7A.20.9	Total	0,0	0,0	
M.7A.20.10	Weighted Average			ND2

M.7A.20.11  
 M.7A.20.12  
 M.7A.20.13  
 M.7A.20.14  
 M.7A.20.15  
 M.7A.20.16  
 M.7A.20.17  
 M.7A.20.18  
 M.7A.20.19  
 M.7A.20.20  
 M.7A.20.21  
 M.7A.20.22  
 M.7A.20.23  
 M.7A.20.24  
 M.7A.20.25  
 M.7A.20.26  
 M.7A.20.27  
 M.7A.20.28  
 M.7A.20.29  
 M.7A.20.30  
 M.7A.20.31  
 M.7A.20.32  
 M.7A.20.33  
 M.7A.20.34  
 M.7A.20.35  
 M.7A.20.36  
 M.7A.20.37  
 M.7A.20.38  
 M.7A.20.39  
 M.7A.20.40  
 M.7A.20.41  
 M.7A.20.42  
 M.7A.20.43  
 M.7A.20.44  
 M.7A.20.45

M.7A.20.46  
M.7A.20.47  
M.7A.20.48

**7B Commercial Cover Pool**

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	222			
	By buckets (mn):				
M.7B.21.2	>0 - <=100,000	2	31	9,06%	38,27%
M.7B.21.3	>100,000 - <=300,000	5	32	28,40%	39,51%
M.7B.21.4	>300,000 - <=500,000	3	10	17,14%	12,35%
M.7B.21.5	>500,000 - <=1,000,000	3	5	19,20%	6,17%
M.7B.21.6	>1,000,000 - <=5,000,000	5	3	26,20%	3,70%
M.7B.21.7	>5,000,000	0		0,00%	0,00%
M.7B.21.8				0,00%	0,00%
M.7B.21.9				0,00%	0,00%
M.7B.21.10				0,00%	0,00%
M.7B.21.11				0,00%	0,00%
M.7B.21.12				0,00%	0,00%
M.7B.21.13				0,00%	0,00%
M.7B.21.14				0,00%	0,00%
M.7B.21.15				0,00%	0,00%
M.7B.21.16				0,00%	0,00%
M.7B.21.17				0,00%	0,00%
M.7B.21.18				0,00%	0,00%
M.7B.21.19				0,00%	0,00%
M.7B.21.20				0,00%	0,00%
M.7B.21.21				0,00%	0,00%
M.7B.21.22				0,00%	0,00%
M.7B.21.23				0,00%	0,00%
M.7B.21.24				0,00%	0,00%
M.7B.21.25				0,00%	0,00%
M.7B.21.26	Total	18	81	100%	100%
22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	83,11%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	5	26	27,47%	32,10%
M.7B.22.3	>40 - <=50 %	1	3	4,66%	3,70%
M.7B.22.4	>50 - <=60 %	1	6	4,18%	7,41%
M.7B.22.5	>60 - <=70 %	2	9	9,67%	11,11%
M.7B.22.6	>70 - <=80 %	0	4	2,43%	4,94%
M.7B.22.7	>80 - <=90 %	0	2	0,65%	2,47%
M.7B.22.8	>90 - <=100 %	4	10	24,92%	12,35%
M.7B.22.9	>100%	5	21	26,03%	25,93%
M.7B.22.10	Total	18	81	100%	100%
OM.7B.22.1	o/w >100 - <=110 %			0,00%	0,00%
OM.7B.22.2	o/w >110 - <=120 %			0,00%	0,00%
OM.7B.22.3	o/w >120 - <=130 %			0,00%	0,00%
OM.7B.22.4	o/w >130 - <=140 %			0,00%	0,00%
OM.7B.22.5	o/w >140 - <=150 %			0,00%	0,00%
OM.7B.22.6	o/w >150 %			0,00%	0,00%
OM.7B.22.7					
OM.7B.22.8					
OM.7B.22.9					
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	67,03%			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	5	32	25,36%	39,51%
M.7B.23.3	>40 - <=50 %	1	6	7,88%	7,41%
M.7B.23.4	>50 - <=60 %	1	9	7,54%	11,11%
M.7B.23.5	>60 - <=70 %	3	8	14,27%	9,88%
M.7B.23.6	>70 - <=80 %	1	7	5,61%	8,64%
M.7B.23.7	>80 - <=90 %	1	6	7,90%	7,41%
M.7B.23.8	>90 - <=100 %	3	2	16,78%	2,47%

M.7B.23.9	>100%		3	11	14,66%	13,58%
M.7B.23.10		Total	18	81	100%	100%
OM.7B.23.1		<i>o/w &gt;100 - &lt;=110 %</i>			0,00%	0,00%
OM.7B.23.2		<i>o/w &gt;110 - &lt;=120 %</i>			0,00%	0,00%
OM.7B.23.3		<i>o/w &gt;120 - &lt;=130 %</i>			0,00%	0,00%
OM.7B.23.4		<i>o/w &gt;130 - &lt;=140 %</i>			0,00%	0,00%
OM.7B.23.5		<i>o/w &gt;140 - &lt;=150 %</i>			0,00%	0,00%
OM.7B.23.6		<i>o/w &gt;150 %</i>			0,00%	0,00%
OM.7B.23.7						
OM.7B.23.8						
OM.7B.23.9						

24. Breakdown by Type		% Commercial loans
M.7B.24.1	Retail	3,7%
M.7B.24.2	Office	6,4%
M.7B.24.3	Hotel/Tourism	9,2%
M.7B.24.4	Shopping malls	0,0%
M.7B.24.5	Industry	42,6%
M.7B.24.6	Agriculture	3,0%
M.7B.24.7	Other commercially used	35,1%
M.7B.24.8	Hospital	0,0%
M.7B.24.9	School	0,0%
M.7B.24.10	other RE with a social relevant purpose	0,0%
M.7B.24.11	Land	0,0%
M.7B.24.12	Property developers / Bulding under construction	0,0%
M.7B.24.13	Other	0,0%
OM.7B.24.1	<i>o/w Cultural purposes</i>	
OM.7B.24.2	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.3	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.4	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.5	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.6	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.7	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.8	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.9	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.10	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.11	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.12	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.13	<i>o/w [If relevant, please specify]</i>	
OM.7B.24.14	<i>o/w [If relevant, please specify]</i>	

## D1. Bond List

<i>ISIN</i>	<i>Transaction</i>	<i>Initial Date of Issuance</i>	<i>Maturity Date</i>	<i>Face value</i>	<i>Currency</i>	<i>Coupon</i>	<i>Soft Bullet (Y/N)</i>	<i>Legacy Issue (Y/N)</i>
AT0000A0X8T0	Mortgage covered	08.10.2012	08.10.2032	6.000.000,00	EUR	3,70%	No	Y
AT0000A0XPM5	Mortgage covered	30.11.2012	30.11.2027	6.000.000,00	EUR	3,35%	No	Y
AT0000A0YEH7	Mortgage covered	21.01.2013	21.01.2028	25.000.000,00	EUR	3,21%	No	Y
AT0000A146U1	Mortgage covered	12.12.2013	12.12.2024	10.000.000,00	EUR	2,64%	No	Y
AT0000A14KD9	Mortgage covered	15.01.2014	15.01.2026	10.000.000,00	EUR	2,90%	No	Y
AT0000A153K8	Mortgage covered	24.01.2014	31.12.2024	1.000.000,00	EUR	2,65%	No	Y
AT0000A1BTD0	Mortgage covered	15.01.2015	15.01.2030	20.000.000,00	EUR	1,30%	No	Y
AT0000A1JGA6	Mortgage covered	27.01.2016	27.01.2031	10.000.000,00	EUR	1,73%	No	Y
AT0000A1LFC0	Mortgage covered	10.06.2016	10.06.2026	10.000.000,00	EUR	1,05%	No	Y
AT0000A1MBZ8	Mortgage covered	21.07.2016	21.07.2032	10.000.000,00	EUR	1,25%	No	Y
AT0000A1VHE1	Mortgage covered	21.04.2017	21.04.2027	10.000.000,00	EUR	0,97%	No	Y
AT0000A1YQ63	Mortgage covered	20.10.2017	20.10.2027	10.000.000,00	EUR	1,18%	No	Y
AT0000A20CA9	Mortgage covered	23.03.2018	23.03.2028	20.000.000,00	EUR	1,26%	No	Y
AT0000A20DL4	Mortgage covered	03.04.2018	03.04.2028	10.000.000,00	EUR	6M-Euribor + 20BP	No	Y
AT0000A21AW5	Mortgage covered	24.05.2018	24.05.2028	10.000.000,00	EUR	1,26%	No	Y
AT0000A33941	Mortgage covered	23.03.2023	23.03.2028	20.000.000,00	EUR	3,55%	No	N