

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

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	AUT			
G.1.1.2	Issuer Name	BTV			
G.1.1.3	Link to Issuer's Website	Link BTV			
G.1.1.4	Cut-off date	30.06.2022			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	[Insert link to the issuer's profile on the Covered Bond Label website]			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1. General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	754			
G.3.1.2	Outstanding Covered Bonds	300			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	0%	[For completion]	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	754,27		100,00%	
G.3.3.2	Public Sector	[For completion]			
G.3.3.3	Shipping	[For completion]			
G.3.3.4	Substitute Assets	[For completion]			
G.3.3.5	Other	[For completion]			
G.3.3.6	Total	754		100%	
OG.3.3.1	a/w [If relevant, please specify]			0,00%	
OG.3.3.2	a/w [If relevant, please specify]			0,00%	
OG.3.3.3	a/w [If relevant, please specify]			0,00%	

OG.3.3.4		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.3.5		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.3.6		<i>a/w [If relevant, please specify]</i>			0,00%	
4. Cover Pool Amortisation Profile						
G.3.4.1	Weighted Average Life (in years)		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
			16,36	ND1		
	Residual Life (mn)					
	By buckets:					
G.3.4.2	0 - 1 Y		3,86	ND1	0,51%	
G.3.4.3	1 - 2 Y		2,64	ND1	0,35%	
G.3.4.4	2 - 3 Y		9,66	ND1	1,28%	
G.3.4.5	3 - 4 Y		10,09	ND1	1,34%	
G.3.4.6	4 - 5 Y		9,93	ND1	1,32%	
G.3.4.7	5 - 10 Y		100,08	ND1	13,27%	
G.3.4.8	10+ Y		618,01	ND1	81,94%	
G.3.4.9		Total	754	0	100%	0%
OG.3.4.1		<i>a/w 0-1 day</i>			0,00%	
OG.3.4.2		<i>a/w 0-0.5y</i>			0,00%	
OG.3.4.3		<i>a/w 0.5-1 y</i>			0,00%	
OG.3.4.4		<i>a/w 1-1.5y</i>			0,00%	
OG.3.4.5		<i>a/w 1.5-2 y</i>			0,00%	
OG.3.4.6						
OG.3.4.7						
OG.3.4.8						
OG.3.4.9					0,00%	
OG.3.4.10					0,00%	
5. Maturity of Covered Bonds						
G.3.5.1	Weighted Average life (in years)		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
			4,86	ND1		
	Maturity (mn)					
	By buckets:					
G.3.5.2	0 - 1 Y		20	ND1	6,67%	
G.3.5.3	1 - 2 Y		74	ND1	24,67%	
G.3.5.5	2 - 3 Y		30	ND1	10,00%	
G.3.5.6	3 - 4 Y		0	ND1	0,00%	
G.3.5.7	4 - 5 Y		18	ND1	6,00%	
G.3.5.8	5 - 10 Y		128	ND1	42,67%	
G.3.5.9	10+ Y		30	ND1	10,00%	
G.3.5.10		Total	300	0	100%	0%
OG.3.5.1		<i>a/w 0-1 day</i>			0,00%	
OG.3.5.2		<i>a/w 0-0.5y</i>			0,00%	
OG.3.5.3		<i>a/w 0.5-1 y</i>			0,00%	
OG.3.5.4		<i>a/w 1-1.5y</i>			0,00%	
OG.3.5.5		<i>a/w 1.5-2 y</i>			0,00%	
OG.3.5.6						
OG.3.5.7						
OG.3.5.8					0,00%	
OG.3.5.9					0,00%	
OG.3.5.10					0,00%	
6. Covered Assets - Currency						
G.3.6.1	EUR		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
			693,84	[For completion]	91,99%	
G.3.6.2	USD		0,00	[For completion]	0,00%	
G.3.6.3	GBP		0,00	[For completion]	0,00%	
G.3.6.4	NOK		0,00	[For completion]	0,00%	
G.3.6.5	CHF		60,43	[For completion]	8,01%	
G.3.6.6	AUD		0,00	[For completion]	0,00%	
G.3.6.7	CAD		0,00	[For completion]	0,00%	
G.3.6.8	BRL		0,00	[For completion]	0,00%	
G.3.6.9	CZK		0,00	[For completion]	0,00%	
G.3.6.10	DKK		0,00	[For completion]	0,00%	
G.3.6.11	HKD		0,00	[For completion]	0,00%	
G.3.6.12	KRW		0,00	[For completion]	0,00%	
G.3.6.13	SEK		0,00	[For completion]	0,00%	
G.3.6.14	SGD		0,00	[For completion]	0,00%	
G.3.6.15	Other		0,00	[For completion]	0,00%	
G.3.6.16		Total	754,27	0	100%	0%

OG.3.6.1		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.2		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.3		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.4		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.5		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.6		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.7		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.8		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.6.9		<i>a/w [If relevant, please specify]</i>			0,00%	
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		300	[For completion]	100,00%	
G.3.7.2	USD		0	[For completion]	0,00%	
G.3.7.3	GBP		0	[For completion]	0,00%	
G.3.7.4	NOK		0	[For completion]	0,00%	
G.3.7.5	CHF		0	[For completion]	0,00%	
G.3.7.6	AUD		0	[For completion]	0,00%	
G.3.7.7	CAD		0	[For completion]	0,00%	
G.3.7.8	BRL		0	[For completion]	0,00%	
G.3.7.9	CZK		0	[For completion]	0,00%	
G.3.7.10	DKK		0	[For completion]	0,00%	
G.3.7.11	HKD		0	[For completion]	0,00%	
G.3.7.12	KRW		0	[For completion]	0,00%	
G.3.7.13	SEK		0	[For completion]	0,00%	
G.3.7.14	SGD		0	[For completion]	0,00%	
G.3.7.15	Other		0	[For completion]	0,00%	
G.3.7.16		Total	300	0	100%	0%
OG.3.7.1		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.2		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.3		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.4		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.5		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.6		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.7		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.8		<i>a/w [If relevant, please specify]</i>			0,00%	
OG.3.7.9		<i>a/w [If relevant, please specify]</i>			0,00%	
8. Covered Bonds - Breakdown by interest rate			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon		230,00	[For completion]	77%	
G.3.8.2	Floating coupon		70,00	[For completion]	23%	
G.3.8.3	Other		0,00	[For completion]	0%	
G.3.8.4		Total	300,00	0	100%	0%
OG.3.8.1						
OG.3.8.2						
OG.3.8.3						
OG.3.8.4						
OG.3.8.5						
9. Substitute Assets - Type			Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash		[For completion]			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		[For completion]			
G.3.9.3	Exposures to central banks		[For completion]			
G.3.9.4	Exposures to credit institutions		[For completion]			
G.3.9.5	Other		[For completion]			
G.3.9.6		Total	0		0%	
OG.3.9.1		<i>a/w EU gvts or quasi govts</i>				
OG.3.9.2	<i>a/w third-party countries Credit Quality Step 1 (CQS1) gvts or quasi govts</i>					
OG.3.9.3	<i>a/w third-party countries Credit Quality Step 2 (CQS2) gvts or quasi govts</i>					
OG.3.9.4	<i>a/w EU central banks</i>					
OG.3.9.5	<i>a/w third-party countries Credit Quality Step 1 (CQS1) central banks</i>					
OG.3.9.6	<i>a/w third-party countries Credit Quality Step 2 (CQS2) central banks</i>					
OG.3.9.7	<i>a/w CQS1 credit institutions</i>					
OG.3.9.8	<i>a/w CQS2 credit institutions</i>					
OG.3.9.9						
OG.3.9.10						
OG.3.9.11						
OG.3.9.12						
10. Substitute Assets - Country			Nominal (mn)	% Substitute Assets		

G.3.10.1	Domestic (Country of Issuer)	[For completion]		
G.3.10.2	Eurozone	[For completion]		
G.3.10.3	Rest of European Union (EU)	[For completion]		
G.3.10.4	European Economic Area (not member of EU)	[For completion]		
G.3.10.5	Switzerland	[For completion]		
G.3.10.6	Australia	[For completion]		
G.3.10.7	Brazil	[For completion]		
G.3.10.8	Canada	[For completion]		
G.3.10.9	Japan	[For completion]		
G.3.10.10	Korea	[For completion]		
G.3.10.11	New Zealand	[For completion]		
G.3.10.12	Singapore	[For completion]		
G.3.10.13	US	[For completion]		
G.3.10.14	Other	[For completion]		
G.3.10.15		Total EU		
G.3.10.16		Total	0	0%
OG.3.10.1	<i>a/w [If relevant, please specify]</i>			
OG.3.10.2	<i>a/w [If relevant, please specify]</i>			
OG.3.10.3	<i>a/w [If relevant, please specify]</i>			
OG.3.10.4	<i>a/w [If relevant, please specify]</i>			
OG.3.10.5	<i>a/w [If relevant, please specify]</i>			
OG.3.10.6	<i>a/w [If relevant, please specify]</i>			
OG.3.10.7	<i>a/w [If relevant, please specify]</i>			
11. Liquid Assets				
G.3.11.1	Substitute and other marketable assets	Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.2	Central bank eligible assets	[For completion]		
G.3.11.3	Other	[For completion]		
G.3.11.4		Total	0	0%
OG.3.11.1	<i>a/w [If relevant, please specify]</i>			
OG.3.11.2	<i>a/w [If relevant, please specify]</i>			
OG.3.11.3	<i>a/w [If relevant, please specify]</i>			
OG.3.11.4	<i>a/w [If relevant, please specify]</i>			
OG.3.11.5	<i>a/w [If relevant, please specify]</i>			
OG.3.11.6	<i>a/w [If relevant, please specify]</i>			
OG.3.11.7	<i>a/w [If relevant, please specify]</i>			
12. Bond List				
G.3.12.1	Bond list	Link BTV		
13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	[For completion]		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	[For completion]		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	[For completion]		
OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>			
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>			
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>			
OG.3.13.4				
OG.3.13.5				
OG.3.13.6				
OG.3.13.7				
OG.3.13.8				
OG.3.13.9				
OG.3.13.10				
OG.3.13.11				
OG.3.13.12				
OG.3.13.13				
OG.3.13.14				
OG.3.13.15				
OG.3.13.16				
OG.3.13.17				
OG.3.13.18				
OG.3.13.19				
OG.3.13.20				
OG.3.13.21				
OG.3.13.22				
OG.3.13.23				
OG.3.13.24				
OG.3.13.25				

OG.3.13.26
OG.3.13.27
OG.3.13.28
OG.3.13.29
OG.3.13.30
OG.3.13.31
OG.3.13.32
OG.3.13.33
OG.3.13.34
OG.3.13.35
OG.3.13.36
OG.3.13.37
OG.3.13.38
OG.3.13.39
OG.3.13.40
OG.3.13.41
OG.3.13.42
OG.3.13.43
OG.3.13.44
OG.3.13.45
OG.3.13.46
OG.3.13.47
OG.3.13.48
OG.3.13.49
OG.3.13.50
OG.3.13.51

4. References to Capital Requirements Regulation (CRR) 129(7)

Row

Row

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

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	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					
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	

OG.4.1.1
OG.4.1.2
OG.4.1.3
OG.4.1.4
OG.4.1.5
OG.4.1.6
OG.4.1.7
OG.4.1.8
OG.4.1.9
OG.4.1.10

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1	nur bei cash oder deriv im DS	
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>
OG.6.1.10	<i>Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool)</i>
OG.6.1.11	<i>Other optional/relevant information</i>
OG.6.1.12	<i>Other optional/relevant information</i>
OG.6.1.13	<i>Other optional/relevant information</i>
OG.6.1.14	<i>Other optional/relevant information</i>
OG.6.1.15	<i>Other optional/relevant information</i>
OG.6.1.16	<i>Other optional/relevant information</i>
OG.6.1.17	<i>Other optional/relevant information</i>
OG.6.1.18	<i>Other optional/relevant information</i>
OG.6.1.19	<i>Other optional/relevant information</i>
OG.6.1.20	<i>Other optional/relevant information</i>
OG.6.1.21	<i>Other optional/relevant information</i>
OG.6.1.22	<i>Other optional/relevant information</i>
OG.6.1.23	<i>Other optional/relevant information</i>
OG.6.1.24	<i>Other optional/relevant information</i>
OG.6.1.25	<i>Other optional/relevant information</i>
OG.6.1.26	<i>Other optional/relevant information</i>
OG.6.1.27	<i>Other optional/relevant information</i>
OG.6.1.28	<i>Other optional/relevant information</i>
OG.6.1.29	<i>Other optional/relevant information</i>
OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>

B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR
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	601,13	79,70%	
M.7.1.2	Commercial	153,14	20,30%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	754,27	100%	
OM.7.1.1	o/w Housing Cooperatives / Multi-family assets		0,00%	
OM.7.1.2	o/w Forest & Agriculture		0,00%	
	o/w [If relevant, please specify]		0,00%	
OM.7.1.4	o/w [If relevant, please specify]		0,00%	
OM.7.1.5	o/w [If relevant, please specify]		0,00%	
OM.7.1.6	o/w [If relevant, please specify]		0,00%	
OM.7.1.7	o/w [If relevant, please specify]		0,00%	
OM.7.1.8	o/w [If relevant, please specify]		0,00%	
OM.7.1.9	o/w [If relevant, please specify]		0,00%	
OM.7.1.10	o/w [If relevant, please specify]		0,00%	
OM.7.1.11	o/w [If relevant, please specify]		0,00%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	4295	132	4427
OM.7.2.1	Optional information eg, Number of borrowers			
OM.7.2.2	Optional information eg, Number of guarantors			
OM.7.2.3				
OM.7.2.4				
OM.7.2.5				
OM.7.2.6				
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	5,84%	6,83%	12,67%
OM.7.3.1				
OM.7.3.2				
OM.7.3.3				
OM.7.3.4				
OM.7.3.5				
OM.7.3.6				
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union	79,70%	20,30%	100%
M.7.4.2	Austria	79,70%	20,30%	100%
M.7.4.3	Belgium	[For completion]	[For completion]	[For completion]
M.7.4.4	Bulgaria	[For completion]	[For completion]	[For completion]

M.7.4.5	Croatia	[For completion]	[For completion]	[For completion]
M.7.4.6	Cyprus	[For completion]	[For completion]	[For completion]
M.7.4.7	Czech Republic	[For completion]	[For completion]	[For completion]
M.7.4.8	Denmark	[For completion]	[For completion]	[For completion]
M.7.4.9	Estonia	[For completion]	[For completion]	[For completion]
M.7.4.10	Finland	[For completion]	[For completion]	[For completion]
M.7.4.11	France	[For completion]	[For completion]	[For completion]
M.7.4.12	Germany	[For completion]	[For completion]	[For completion]
M.7.4.13	Greece	[For completion]	[For completion]	[For completion]
M.7.4.14	Netherlands	[For completion]	[For completion]	[For completion]
M.7.4.15	Hungary	[For completion]	[For completion]	[For completion]
M.7.4.16	Ireland	[For completion]	[For completion]	[For completion]
M.7.4.17	Italy	[For completion]	[For completion]	[For completion]
M.7.4.18	Latvia	[For completion]	[For completion]	[For completion]
M.7.4.19	Lithuania	[For completion]	[For completion]	[For completion]
M.7.4.20	Luxembourg	[For completion]	[For completion]	[For completion]
M.7.4.21	Malta	[For completion]	[For completion]	[For completion]
M.7.4.22	Poland	[For completion]	[For completion]	[For completion]
M.7.4.23	Portugal	[For completion]	[For completion]	[For completion]
M.7.4.24	Romania	[For completion]	[For completion]	[For completion]
M.7.4.25	Slovakia	[For completion]	[For completion]	[For completion]
M.7.4.26	Slovenia	[For completion]	[For completion]	[For completion]
M.7.4.27	Spain	[For completion]	[For completion]	[For completion]
M.7.4.28	Sweden	[For completion]	[For completion]	[For completion]
M.7.4.29	<u>European Economic Area (not member of EU)</u>	Q	Q	Q
M.7.4.30	Iceland	[For completion]	[For completion]	[For completion]
M.7.4.31	Liechtenstein	[For completion]	[For completion]	[For completion]
M.7.4.32	Norway	[For completion]	[For completion]	[For completion]
M.7.4.33	<u>Other</u>	Q	Q	Q
M.7.4.34	Switzerland	[For completion]	[For completion]	[For completion]
M.7.4.35	United Kingdom	[For completion]	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
OM.7.4.1	a/w [If relevant, please specify]			
OM.7.4.2	a/w [If relevant, please specify]			
OM.7.4.3	a/w [If relevant, please specify]			
OM.7.4.4	a/w [If relevant, please specify]			
OM.7.4.5	a/w [If relevant, please specify]			
OM.7.4.6	a/w [If relevant, please specify]			
OM.7.4.7	a/w [If relevant, please specify]			
OM.7.4.8	a/w [If relevant, please specify]			
OM.7.4.9	a/w [If relevant, please specify]			
OM.7.4.10	a/w [If relevant, please specify]			

5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Wien	12,55%	3,28%	15,83%
M.7.5.2	Niederösterreich	4,07%	0,00%	4,07%
M.7.5.3	Oberösterreich	0,35%	0,00%	0,35%
M.7.5.4	Salzburg	0,47%	0,24%	0,70%
M.7.5.5	Tirol	48,74%	12,61%	61,35%
M.7.5.6	Steiermark	0,43%	0,00%	0,43%
M.7.5.7	Kärnten	0,31%	0,00%	0,31%
M.7.5.8	Burgenland	0,25%	0,31%	0,56%
M.7.5.9	Vorarlberg	12,53%	3,87%	16,40%
M.7.5.10	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.11	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.12	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.13	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.14	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.15	TBC at a country level	[For completion]	[For completion]	[For completion]

M.7.5.16	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.17	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.18	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.19	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.20	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.21	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.22	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.23	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.24	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.25	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.26	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.27	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.28	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.29	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.30	TBC at a country level	[For completion]	[For completion]	[For completion]
M.7.5.31	TBC at a country level	[For completion]	[For completion]	[For completion]
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	17,31%	4,12%	21,42%
M.7.6.2	Floating rate	62,39%	16,19%	78,58%
M.7.6.3	Other	0	0	0
OM.7.6.1				
OM.7.6.2				
OM.7.6.3				
OM.7.6.4				
OM.7.6.5				
OM.7.6.6				
7. Breakdown by Repayment Type				
M.7.7.1	Bullet / interest only	3,74%	1,56%	5,30%
M.7.7.2	Amortising	75,96%	18,74%	94,70%
M.7.7.3	Other	0,00%	0,00%	0,00%
OM.7.7.1				
OM.7.7.2				
OM.7.7.3				
OM.7.7.4				
OM.7.7.5				
OM.7.7.6				
8. Loan Seasoning				
M.7.8.1	Up to 12months	7,80%	1,24%	9,04%
M.7.8.2	≥ 12 - ≤ 24 months	10,29%	3,85%	14,14%
M.7.8.3	≥ 24 - ≤ 36 months	10,30%	1,70%	12,00%
M.7.8.4	≥ 36 - ≤ 60 months	15,59%	3,74%	19,33%
M.7.8.5	≥ 60 months	35,73%	9,77%	45,49%
OM.7.8.1		79,70%	20,30%	100,00%
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0	0	0
OM.7.9.1				
OM.7.9.2				
OM.7.9.3				
OM.7.9.4				

7.A Residential Cover Pool

10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	139,96	4295		
	By buckets (mn):				
M.7A.10.2	TBC at a country level	[For completion]	[For completion]		
M.7A.10.3	TBC at a country level	[For completion]	[For completion]		
M.7A.10.4	TBC at a country level	[For completion]	[For completion]		
M.7A.10.5	TBC at a country level	[For completion]	[For completion]		
M.7A.10.6	TBC at a country level	[For completion]	[For completion]		
M.7A.10.7	TBC at a country level	[For completion]	[For completion]		
M.7A.10.8	TBC at a country level	[For completion]	[For completion]		
M.7A.10.9	TBC at a country level	[For completion]	[For completion]		
M.7A.10.10	TBC at a country level	[For completion]	[For completion]		
M.7A.10.11	TBC at a country level	[For completion]	[For completion]		
M.7A.10.12	TBC at a country level	[For completion]	[For completion]		
M.7A.10.13	TBC at a country level	[For completion]	[For completion]		
M.7A.10.14	TBC at a country level	[For completion]	[For completion]		
M.7A.10.15	TBC at a country level	[For completion]	[For completion]		
M.7A.10.16	TBC at a country level	[For completion]	[For completion]		
M.7A.10.17	TBC at a country level	[For completion]	[For completion]		
M.7A.10.18	TBC at a country level	[For completion]	[For completion]		
M.7A.10.19	TBC at a country level	[For completion]	[For completion]		
M.7A.10.20	TBC at a country level	[For completion]	[For completion]		
M.7A.10.21	TBC at a country level	[For completion]	[For completion]		
M.7A.10.22	TBC at a country level	[For completion]	[For completion]		
M.7A.10.23	TBC at a country level	[For completion]	[For completion]		
M.7A.10.24	TBC at a country level	[For completion]	[For completion]		
M.7A.10.25	TBC at a country level	[For completion]	[For completion]		
M.7A.10.26	Total	0	0	0%	0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	0%	0		
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	0	[For completion]		
M.7A.11.3	>40 - <=50 %	0	[For completion]		
M.7A.11.4	>50 - <=60 %	0	[For completion]		
M.7A.11.5	>60 - <=70 %	0	[For completion]		
M.7A.11.6	>70 - <=80 %	0	[For completion]		
M.7A.11.7	>80 - <=90 %	0	[For completion]		
M.7A.11.8	>90 - <=100 %	0	[For completion]		
M.7A.11.9	>100%	0	[For completion]		
M.7A.11.10	Total	0	0	0%	0%
OM.7A.11.1	<i>o/w >100 - <=110 %</i>				
OM.7A.11.2	<i>o/w >110 - <=120 %</i>				
OM.7A.11.3	<i>o/w >120 - <=130 %</i>				
OM.7A.11.4	<i>o/w >130 - <=140 %</i>				
OM.7A.11.5	<i>o/w >140 - <=150 %</i>				
OM.7A.11.6	<i>o/w >150 %</i>				
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 (%)	42%	4295		
	By LTV buckets (mn):				

M.7A.12.2	>0 - <=40 %	202,91	2286	33,75%	52,76%
M.7A.12.3	>40 - <=50 %	88,69	533	14,75%	12,30%
M.7A.12.4	>50 - <=60 %	88,40	496	14,70%	11,45%
M.7A.12.5	>60 - <=70 %	80,84	350	13,45%	8,08%
M.7A.12.6	>70 - <=80 %	62,08	295	10,33%	6,81%
M.7A.12.7	>80 - <=90 %	39,67	195	6,60%	4,50%
M.7A.12.8	>90 - <=100 %	18,85	91	3,14%	2,10%
M.7A.12.9	>100%	19,71	87	3,28%	2,01%
M.7A.12.10	Total	601,13	4333	100%	100%
OM.7A.12.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7A.12.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7A.12.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7A.12.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7A.12.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7A.12.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7A.12.7					
OM.7A.12.8					
OM.7A.12.9					

13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	567,76			
M.7A.13.2	Second home/Holiday houses	ND			
M.7A.13.3	Buy-to-let/Non-owner occupied	33,37			
M.7A.13.4	Agricultural	ND			
M.7A.13.5	Other	ND			
OM.7A.13.1	<i>o/w Subsidised housing</i>				
OM.7A.13.2	<i>o/w Private rental</i>				
OM.7A.13.3	<i>o/w Multi-family housing</i>				
OM.7A.13.4	<i>o/w Buildings under construction</i>				
OM.7A.13.5	<i>o/w Buildings land</i>				
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>				

14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st Lien / No prior ranks	[For completion]			
M.7A.14.2	Guaranteed	[For completion]			
M.7A.14.3	Other	[For completion]			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					

7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	1160,13	132		
	By buckets (mn):				
M.7B.15.2	TBC at a country level	[For completion]	[For completion]		
M.7B.15.3	TBC at a country level	[For completion]	[For completion]		
M.7B.15.4	TBC at a country level	[For completion]	[For completion]		
M.7B.15.5	TBC at a country level	[For completion]	[For completion]		
M.7B.15.6	TBC at a country level	[For completion]	[For completion]		
M.7B.15.7	TBC at a country level	[For completion]	[For completion]		
M.7B.15.8	TBC at a country level	[For completion]	[For completion]		
M.7B.15.9	TBC at a country level	[For completion]	[For completion]		
M.7B.15.10	TBC at a country level	[For completion]	[For completion]		
M.7B.15.11	TBC at a country level	[For completion]	[For completion]		
M.7B.15.12	TBC at a country level	[For completion]	[For completion]		
M.7B.15.13	TBC at a country level	[For completion]	[For completion]		
M.7B.15.14	TBC at a country level	[For completion]	[For completion]		
M.7B.15.15	TBC at a country level	[For completion]	[For completion]		
M.7B.15.16	TBC at a country level	[For completion]	[For completion]		
M.7B.15.17	TBC at a country level	[For completion]	[For completion]		

M.7B.15.18	TBC at a country level	[For completion]	[For completion]		
M.7B.15.19	TBC at a country level	[For completion]	[For completion]		
M.7B.15.20	TBC at a country level	[For completion]	[For completion]		
M.7B.15.21	TBC at a country level	[For completion]	[For completion]		
M.7B.15.22	TBC at a country level	[For completion]	[For completion]		
M.7B.15.23	TBC at a country level	[For completion]	[For completion]		
M.7B.15.24	TBC at a country level	[For completion]	[For completion]		
M.7B.15.25	TBC at a country level	[For completion]	[For completion]		
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	[For completion]			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	[For completion]	[For completion]		
M.7B.16.3	>40 - <=50 %	[For completion]	[For completion]		
M.7B.16.4	>50 - <=60 %	[For completion]	[For completion]		
M.7B.16.5	>60 - <=70 %	[For completion]	[For completion]		
M.7B.16.6	>70 - <=80 %	[For completion]	[For completion]		
M.7B.16.7	>80 - <=90 %	[For completion]	[For completion]		
M.7B.16.8	>90 - <=100 %	[For completion]	[For completion]		
M.7B.16.9	>100%	[For completion]	[For completion]		
M.7B.16.10	Total	0	0	0%	0%
OM.7B.16.1	<i>o/w >100 - <=110 %</i>				
OM.7B.16.2	<i>o/w >110 - <=120 %</i>				
OM.7B.16.3	<i>o/w >120 - <=130 %</i>				
OM.7B.16.4	<i>o/w >130 - <=140 %</i>				
OM.7B.16.5	<i>o/w >140 - <=150 %</i>				
OM.7B.16.6	<i>o/w >150 %</i>				
OM.7B.16.7					
OM.7B.16.8					
OM.7B.16.9					
17. Loan to Value (LTV) Information - INDEXED					
M.7B.17.1	Weighted Average LTV (%)	36%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	44,82	64	29,27%	46,72%
M.7B.17.3	>40 - <=50 %	18,42	26	12,03%	18,98%
M.7B.17.4	>50 - <=60 %	27,40	8	17,89%	5,84%
M.7B.17.5	>60 - <=70 %	28,54	19	18,64%	13,87%
M.7B.17.6	>70 - <=80 %	0,15	1	0,10%	0,73%
M.7B.17.7	>80 - <=90 %	10,47	7	6,84%	5,11%
M.7B.17.8	>90 - <=100 %	9,50	4	6,20%	2,92%
M.7B.17.9	>100%	13,83	8	9,03%	5,84%
M.7B.17.10	Total	153,14	137	100%	100%
OM.7B.17.1	<i>o/w >100 - <=110 %</i>			0,00%	0,00%
OM.7B.17.2	<i>o/w >110 - <=120 %</i>			0,00%	0,00%
OM.7B.17.3	<i>o/w >120 - <=130 %</i>			0,00%	0,00%
OM.7B.17.4	<i>o/w >130 - <=140 %</i>			0,00%	0,00%
OM.7B.17.5	<i>o/w >140 - <=150 %</i>			0,00%	0,00%
OM.7B.17.6	<i>o/w >150 %</i>			0,00%	0,00%
OM.7B.17.7					
OM.7B.17.8					
OM.7B.17.9					
18. Breakdown by Type					
M.7B.18.1	Retail	0,00%			
M.7B.18.2	Office	8,22%			
M.7B.18.3	Hotel/Tourism	50,08%			
M.7B.18.4	Shopping malls	1,76%			
M.7B.18.5	Industry	23,14%			
M.7B.18.6	Agriculture	0,10%			
M.7B.18.7	Other commercially used	9,01%			
M.7B.18.8	Land	0,60%			
M.7B.18.9	Property developers / Bulding under construction	0,00%			
M.7B.18.10	Other	7,08%			
OM.7B.18.1	<i>o/w Social & Cultural purposes</i>				
OM.7B.18.2	<i>o/w [if relevant, please specify]</i>				

OM.7B.18.3	<i>a/w [If relevant, please specify]</i>
OM.7B.18.4	<i>a/w [If relevant, please specify]</i>
OM.7B.18.5	<i>a/w [If relevant, please specify]</i>
OM.7B.18.6	<i>a/w [If relevant, please specify]</i>
OM.7B.18.7	<i>a/w [If relevant, please specify]</i>
OM.7B.18.8	<i>a/w [If relevant, please specify]</i>
OM.7B.18.9	<i>a/w [If relevant, please specify]</i>
OM.7B.18.10	<i>a/w [If relevant, please specify]</i>
OM.7B.18.11	<i>a/w [If relevant, please specify]</i>
OM.7B.18.12	<i>a/w [If relevant, please specify]</i>
OM.7B.18.13	<i>a/w [If relevant, please specify]</i>
OM.7B.18.14	<i>a/w [If relevant, please specify]</i>
OM.7B.18.15	<i>a/w [If relevant, please specify]</i>
OM.7B.18.16	<i>a/w [If relevant, please specify]</i>
OM.7B.18.17	<i>a/w [If relevant, please specify]</i>