

# Austrian Transparency Template

Version 2023/05/05

## BKS Bank AG

Reporting Date: 11/05/23

Cut-off Date: 31/03/23

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## A. Austrian Transparency Template - General Information

|                                |     |
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| 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                                             | 31.03.2023                                   |                               |                     |                                   |
|              | 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                                       | 422                                          |                               |                     |                                   |
| 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                                                | 422                                          |                               | 100,00%             |                                   |
| G.3.3.2      | Public Sector                                            | 0                                            |                               | 0,00%               |                                   |
| G.3.3.3      | Shipping                                                 | 0                                            |                               |                     |                                   |
| G.3.3.4      | Substitute Assets                                        | 0                                            |                               | 0,00%               |                                   |
| G.3.3.5      | Other                                                    | 0                                            |                               | 0,00%               |                                   |
| G.3.3.6      | Total                                                    | 422                                          |                               | 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)                         | 10,81                                        | [Mark as ND1 if not relevant] |                     |                                   |
|              | Residual Life (mn)                                       |                                              |                               |                     |                                   |
|              | By buckets:                                              |                                              |                               |                     |                                   |
| G.3.4.2      | 0 - 1 Y                                                  | 19                                           | [Mark as ND1 if not relevant] | 4,54%               |                                   |
| G.3.4.3      | 1 - 2 Y                                                  | 20                                           | [Mark as ND1 if not relevant] | 4,81%               |                                   |
| G.3.4.4      | 2 - 3 Y                                                  | 19                                           | [Mark as ND1 if not relevant] | 4,58%               |                                   |
| G.3.4.5      | 3 - 4 Y                                                  | 21                                           | [Mark as ND1 if not relevant] | 4,99%               |                                   |
| G.3.4.6      | 4 - 5 Y                                                  | 21                                           | [Mark as ND1 if not relevant] | 4,86%               |                                   |
| G.3.4.7      | 5 - 10 Y                                                 | 109                                          | [Mark as ND1 if not relevant] | 25,71%              |                                   |
| G.3.4.8      | 10+ Y                                                    | 213                                          | [Mark as ND1 if not relevant] | 50,50%              |                                   |
| G.3.4.9      | Total                                                    | 423                                          | 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) | 5,1                           | ND1                          |                          |                           |
| G.3.5.2                      | Maturity (mn)<br>By buckets:     |                               |                              |                          |                           |
| G.3.5.3                      | 0 - 1 Y                          | 0                             | ND1                          | 0,00%                    |                           |
| G.3.5.4                      | 1 - 2 Y                          | 11                            | ND1                          | 5,85%                    |                           |
| G.3.5.5                      | 2 - 3 Y                          | 10                            | ND1                          | 5,32%                    |                           |
| G.3.5.6                      | 3 - 4 Y                          | 10                            | ND1                          | 5,32%                    |                           |
| G.3.5.7                      | 4 - 5 Y                          | 91                            | ND1                          | 48,40%                   |                           |
| G.3.5.8                      | 5 - 10 Y                         | 66                            | ND1                          | 35,11%                   |                           |
| G.3.5.9                      | 10+ Y                            | 0                             | ND1                          | 0,00%                    |                           |
| G.3.5.10                     | Total                            | 188                           | 0                            | 100%                     | 0%                        |
| 6. Covered Assets - Currency |                                  | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]           |
| G.3.6.1                      | EUR                              | 409                           | 409                          | 96,91%                   | 96,91%                    |
| 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                              | 13                            | 13                           | 3,09%                    | 3,09%                     |
| 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                            |                          |                           |
| G.3.6.14                     | PLN                              | 0                             | 0                            |                          |                           |
| G.3.6.15                     | SEK                              | 0                             | 0                            | 0,00%                    | 0,00%                     |
| G.3.6.16                     | SGD                              | 0                             | 0                            |                          |                           |
| G.3.6.17                     | USD                              | 0                             | 0                            |                          |                           |
| G.3.6.18                     | Other                            | 0                             | 0                            |                          |                           |
| G.3.6.19                     | Total                            | 422                           | 422                          | 100%                     | 100%                      |
| 7. Covered Bonds - Currency  |                                  | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]           |
| 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                            |                          |                           |
| G.3.7.17                     | USD                              | 0                             | 0                            |                          |                           |
| G.3.7.18                     | Other                            | 0                             | 0                            |                          |                           |
| G.3.7.19                     | Total                            | 188                           | 188                          | 100%                     | 100%                      |

| 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                                                      | 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%              |
| 9. Substitute Assets - Type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                   | Nominal (mn)                                    |                                                | % Substitute Assets                     |                 |
| G.3.9.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Cash                                                              | 0                                               |                                                |                                         |                 |
| G.3.9.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) | 0                                               |                                                |                                         |                 |
| G.3.9.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Exposures to central banks                                        | 0                                               |                                                |                                         |                 |
| G.3.9.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Exposures to credit institutions                                  | 0                                               |                                                |                                         |                 |
| G.3.9.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Other                                                             | 0                                               |                                                |                                         |                 |
| G.3.9.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Total                                                             | 0                                               |                                                | 0%                                      |                 |
| 10. Substitute Assets - Country                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                   | Nominal (mn)                                    |                                                | % Substitute Assets                     |                 |
| G.3.10.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Domestic (Country of Issuer)                                      | 0                                               |                                                |                                         |                 |
| G.3.10.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Eurozone                                                          | 0                                               |                                                |                                         |                 |
| G.3.10.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Rest of European Union (EU)                                       | 0                                               |                                                |                                         |                 |
| G.3.10.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | European Economic Area (not member of EU)                         | 0                                               |                                                |                                         |                 |
| G.3.10.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Switzerland                                                       | 0                                               |                                                |                                         |                 |
| G.3.10.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Australia                                                         | 0                                               |                                                |                                         |                 |
| G.3.10.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Brazil                                                            | 0                                               |                                                |                                         |                 |
| G.3.10.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Canada                                                            | 0                                               |                                                |                                         |                 |
| G.3.10.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Japan                                                             | 0                                               |                                                |                                         |                 |
| G.3.10.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Korea                                                             | 0                                               |                                                |                                         |                 |
| G.3.10.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | New Zealand                                                       | 0                                               |                                                |                                         |                 |
| G.3.10.12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Singapore                                                         | 0                                               |                                                |                                         |                 |
| G.3.10.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | US                                                                | 0                                               |                                                |                                         |                 |
| G.3.10.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Other                                                             | 0                                               |                                                |                                         |                 |
| G.3.10.15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Total EU                                                          | 0                                               |                                                |                                         |                 |
| G.3.10.16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Total                                                             | 0                                               |                                                | 0%                                      |                 |
| 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                                                         | <a href="#">see "D1. Bond List"</a>             |                                                |                                         |                 |
| 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                                     |                 |
| 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] |
|---------|----------------------------------------------------|------------------|

## 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           |                     |                    |                   |
|--------------|------------------------------|---------------------|--------------------|-------------------|
|              | 1. Property Type Information | Nominal (mn)        |                    | % Total Mortgages |
| M.7.1.1      | Residential                  | 413                 |                    | 97,89%            |
| M.7.1.2      | Commercial                   | 9                   |                    | 2,11%             |
| M.7.1.3      | Other                        | 0                   |                    | 0,00%             |
| M.7.1.4      | Total                        | 422                 |                    | 100%              |
|              | 2. General Information       | Residential Loans   | Commercial Loans   | Total Mortgages   |
| M.7.2.1      | Number of mortgage loans     | 3.197               | 48                 | 3.245             |
| OM.7.2.1     | Number of borrowers          | 3.156               | 48                 | 3.204             |
| 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     |                              |                     |                    |                   |
|              | 3. Concentration Risks       | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.3.1      | 10 largest exposures         | 5,19%               | 52,29%             | 5,08%             |
|              | 4. Breakdown by Geography    | % Residential Loans | % Commercial Loans | % Total Mortgages |
| 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                      | [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      | Czechia                      | [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> | <u>0</u>         | <u>0</u>         | <u>0</u>         |
| 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>                                     | <u>0</u>         | <u>0</u>         | <u>0</u>         |
| 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] |

| <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>100,0%</u>              | <u>100,0%</u>             | <u>100,0%</u>            |
| M.7.5.2                                 | Vienna         | 20,4%                      | 20,2%                     | 20,4%                    |
| M.7.5.3                                 | Lower Austria  | 10,6%                      | 7,2%                      | 10,5%                    |
| M.7.5.4                                 | Upper Austria  | 0,4%                       | 0,0%                      | 0,4%                     |
| M.7.5.5                                 | Salzburg       | 0,3%                       | 0,0%                      | 0,3%                     |
| M.7.5.6                                 | Tyrol          | 0,0%                       | 0,0%                      | 0,0%                     |
| M.7.5.7                                 | Styria         | 22,0%                      | 15,2%                     | 21,9%                    |
| M.7.5.8                                 | Carinthia      | 37,7%                      | 40,5%                     | 37,7%                    |
| M.7.5.9                                 | Burgenland     | 8,5%                       | 16,9%                     | 8,6%                     |
| M.7.5.10                                | Vorarlberg     | 0,1%                       | 0,0%                      | 0,1%                     |
| M.7.5.11                                |                |                            |                           |                          |

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| 6. Breakdown by Interest Rate |               | % Residential Loans | % Commercial Loans | % Total Mortgages |
|-------------------------------|---------------|---------------------|--------------------|-------------------|
| M.7.6.1                       | Fixed rate    | 29,6%               | 22,6%              | 29,5%             |
| M.7.6.2                       | Floating rate | 70,3%               | 76,1%              | 70,4%             |
| M.7.6.3                       | Other         | 0,1%                | 1,3%               | 0,1%              |
| 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 |                                      | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
|--------------------------------|--------------------------------------|---------------------|--------------------|---------------------|----------------|
| M.7.7.1                        | Bullet / interest only               | 3,5%                | 10,2%              | 3,6%                |                |
| M.7.7.2                        | Amortising                           | 96,5%               | 89,8%              | 96,4%               |                |
| OM.7.7.4                       |                                      |                     |                    |                     |                |
| OM.7.7.5                       |                                      |                     |                    |                     |                |
| OM.7.7.6                       |                                      |                     |                    |                     |                |
| 8. Loan Seasoning              |                                      | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.8.1                        | Up to 12months                       | 7,9%                | 4,6%               | 7,9%                |                |
| M.7.8.2                        | ≥ 12 - ≤ 24 months                   | 12,9%               | 18,1%              | 13,0%               |                |
| M.7.8.3                        | ≥ 24 - ≤ 36 months                   | 15,0%               | 16,1%              | 15,1%               |                |
| M.7.8.4                        | ≥ 36 - ≤ 60 months                   | 22,7%               | 11,5%              | 22,5%               |                |
| M.7.8.5                        | ≥ 60 months                          | 41,5%               | 49,8%              | 41,6%               |                |
| OM.7.8.1                       |                                      |                     |                    |                     |                |
| OM.7.8.2                       |                                      |                     |                    |                     |                |
| OM.7.8.3                       |                                      |                     |                    |                     |                |
| OM.7.8.4                       |                                      |                     |                    |                     |                |
| 9. Non-Performing Loans (NPLs) |                                      | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.9.1                        | % NPLs                               | 0                   | 0                  | 0                   |                |
| M.7.9.2                        | Defaulted Loans pursuant Art 178 CRR | 0                   | 0                  | 0                   |                |
| OM.7.9.1                       |                                      |                     |                    |                     |                |
| OM.7.9.2                       |                                      |                     |                    |                     |                |
| OM.7.9.3                       |                                      |                     |                    |                     |                |
| 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)             | 129                 |                    |                     |                |
|                                | By buckets (mn):                     |                     |                    |                     |                |
| M.7A.10.2                      | >0 - <=100,000                       | 92                  | 1.631              | 22,26%              | 51,02%         |
| M.7A.10.3                      | >100,000 - <=300,000                 | 230                 | 1.401              | 55,73%              | 43,82%         |
| M.7A.10.4                      | >300,000 - <=500,000                 | 46                  | 123                | 11,11%              | 3,85%          |
| M.7A.10.5                      | >500,000 - <=1,000,000               | 23                  | 31                 | 5,46%               | 0,97%          |
| M.7A.10.6                      | >1,000,000 - <=5,000,000             | 22                  | 11                 | 5,44%               | 0,34%          |
| M.7A.10.7                      | >5,000,000                           | 0                   | 0                  | 0,00%               | 0,00%          |
| 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                    | 413            | 3.197                  | 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 (%) | 80,22%         |                        |                            |                       |
|                                                        | By LTV buckets (mn):     |                |                        |                            |                       |
| M.7A.11.2                                              | >0 - <=40 %              | 61             | 657                    | 14,66%                     | 20,55%                |
| M.7A.11.3                                              | >40 - <=50 %             | 26             | 266                    | 6,21%                      | 8,32%                 |
| M.7A.11.4                                              | >50 - <=60 %             | 28             | 277                    | 6,80%                      | 8,66%                 |
| M.7A.11.5                                              | >60 - <=70 %             | 40             | 321                    | 9,69%                      | 10,04%                |
| M.7A.11.6                                              | >70 - <=80 %             | 61             | 357                    | 14,78%                     | 11,17%                |
| M.7A.11.7                                              | >80 - <=90 %             | 48             | 328                    | 11,60%                     | 10,26%                |
| M.7A.11.8                                              | >90 - <=100 %            | 46             | 289                    | 11,18%                     | 9,04%                 |
| M.7A.11.9                                              | >100%                    | 104            | 702                    | 25,08%                     | 21,96%                |
| M.7A.11.10                                             | Total                    | 413            | 3.197                  | 100%                       | 100%                  |
| OM.7A.11.1                                             | o/w >100 - <=110 %       |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.2                                             | o/w >110 - <=120 %       |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.3                                             | o/w >120 - <=130 %       |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.4                                             | o/w >130 - <=140 %       |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.5                                             | o/w >140 - <=150 %       |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.6                                             | o/w >150 %               |                |                        | 0,00%                      | 0,00%                 |
| OM.7A.11.7                                             |                          |                |                        |                            |                       |
| OM.7A.11.8                                             |                          |                |                        |                            |                       |
| OM.7A.11.9                                             |                          |                |                        |                            |                       |
| <b>12. Loan to Value (LTV) Information - INDEXED</b>   |                          | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Residential Loans</b> | <b>% No. of Loans</b> |
| M.7A.12.1                                              | Weighted Average LTV (%) | 63,23%         |                        |                            |                       |
|                                                        | By LTV buckets (mn):     |                |                        |                            |                       |
| M.7A.12.2                                              | >0 - <=40 %              | 85             | 1.167                  | 20,53%                     | 36,50%                |
| M.7A.12.3                                              | >40 - <=50 %             | 55             | 416                    | 13,36%                     | 13,01%                |
| M.7A.12.4                                              | >50 - <=60 %             | 55             | 391                    | 13,41%                     | 12,23%                |
| M.7A.12.5                                              | >60 - <=70 %             | 60             | 350                    | 14,59%                     | 10,95%                |
| M.7A.12.6                                              | >70 - <=80 %             | 67             | 330                    | 16,10%                     | 10,32%                |
| M.7A.12.7                                              | >80 - <=90 %             | 40             | 223                    | 9,75%                      | 6,98%                 |
| M.7A.12.8                                              | >90 - <=100 %            | 24             | 128                    | 5,70%                      | 4,00%                 |
| M.7A.12.9                                              | >100%                    | 27             | 192                    | 6,54%                      | 6,01%                 |

|                                                           |                                          |                            |                            |                            |                           |
|-----------------------------------------------------------|------------------------------------------|----------------------------|----------------------------|----------------------------|---------------------------|
| M.7A.12.10                                                | Total                                    | 413                        | 3.197                      | 100%                       | 100%                      |
| OM.7A.12.1                                                | <i>o/w &gt;100 - &lt;=110 %</i>          |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.2                                                | <i>o/w &gt;110 - &lt;=120 %</i>          |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.3                                                | <i>o/w &gt;120 - &lt;=130 %</i>          |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.4                                                | <i>o/w &gt;130 - &lt;=140 %</i>          |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.5                                                | <i>o/w &gt;140 - &lt;=150 %</i>          |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.6                                                | <i>o/w &gt;150 %</i>                     |                            |                            | 0,00%                      | 0,00%                     |
| OM.7A.12.7                                                |                                          |                            |                            |                            |                           |
| OM.7A.12.8                                                |                                          |                            |                            |                            |                           |
| OM.7A.12.9                                                |                                          |                            |                            |                            |                           |
| <b>13. Breakdown by type</b>                              |                                          | <b>% Residential Loans</b> |                            |                            |                           |
| M.7A.13.1                                                 | Owner occupied                           | 94,3%                      |                            |                            |                           |
| M.7A.13.2                                                 | Second home/Holiday houses               | 0,0%                       |                            |                            |                           |
| M.7A.13.3                                                 | Buy-to-let/Non-owner occupied            | 1,9%                       |                            |                            |                           |
| M.7A.13.4                                                 | Subsidised housing                       | 0,0%                       |                            |                            |                           |
| M.7A.13.5                                                 | Agricultural                             | 0,9%                       |                            |                            |                           |
| M.7A.13.6                                                 | Other                                    | 2,9%                       |                            |                            |                           |
| OM.7A.13.1                                                | <i>o/w Private rental</i>                |                            |                            |                            |                           |
| OM.7A.13.2                                                | <i>o/w Multi-family housing</i>          |                            |                            |                            |                           |
| OM.7A.13.3                                                | <i>o/w Buildings under construction</i>  |                            |                            |                            |                           |
| OM.7A.13.4                                                | <i>o/w Buildings land</i>                |                            |                            |                            |                           |
| OM.7A.13.5                                                | <i>o/w [If relevant, please specify]</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> |                            |                            |                            |                           |
| <b>14. Loan by Ranking</b>                                |                                          | <b>% Residential Loans</b> |                            |                            |                           |
| M.7A.14.1                                                 | 1st lien / No prior ranks                | 89,9%                      |                            |                            |                           |
| M.7A.14.2                                                 | Guaranteed                               |                            |                            |                            |                           |
| M.7A.14.3                                                 | Other                                    | 10,1%                      |                            |                            |                           |
| OM.7A.14.1                                                |                                          |                            |                            |                            |                           |
| OM.7A.14.2                                                |                                          |                            |                            |                            |                           |
| OM.7A.14.3                                                |                                          |                            |                            |                            |                           |
| OM.7A.14.4                                                |                                          |                            |                            |                            |                           |
| OM.7A.14.5                                                |                                          |                            |                            |                            |                           |
| OM.7A.14.6                                                |                                          |                            |                            |                            |                           |
| <b>15. EPC Information of the financed RRE - optional</b> |                                          | <b>Nominal (mn)</b>        | <b>Number of dwellings</b> | <b>% Residential Loans</b> | <b>% No. of Dwellings</b> |
| 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 |                        |     |     |

| 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 | 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                                                    |                        |              |                     |                     |                    |

| 17. Property Age Structure - optional |                 | Nominal (mn) | Number of dwellings | % Residential Loans | % No. of Dwellings |
|---------------------------------------|-----------------|--------------|---------------------|---------------------|--------------------|
| 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

| <b>7B Commercial Cover Pool</b> |                                                        |                |                        |                           |                       |
|---------------------------------|--------------------------------------------------------|----------------|------------------------|---------------------------|-----------------------|
|                                 | <b>21. Loan Size Information</b>                       | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
| M.7B.21.1                       | Average loan size (000s)                               | 186            |                        |                           |                       |
|                                 | By buckets (mn):                                       |                |                        |                           |                       |
| M.7B.21.2                       | >0 - <=100,000                                         | 1              | 20                     | 14,64%                    | 41,67%                |
| M.7B.21.3                       | >100,000 - <=300,000                                   | 4              | 20                     | 39,27%                    | 41,67%                |
| M.7B.21.4                       | >300,000 - <=500,000                                   | 3              | 6                      | 28,58%                    | 12,50%                |
| M.7B.21.5                       | >500,000 - <=1,000,000                                 | 2              | 2                      | 17,51%                    | 4,17%                 |
| M.7B.21.6                       | >1,000,000 - <=5,000,000                               | 0              | 0                      | 0,00%                     | 0,00%                 |
| M.7B.21.7                       | >5,000,000                                             | 0              | 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                                                  | 8,93           | 48                     | 100%                      | 100%                  |
|                                 | <b>22. Loan to Value (LTV) Information - UNINDEXED</b> | <b>Nominal</b> | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
| M.7B.22.1                       | Weighted Average LTV (%)                               | 63,51%         |                        |                           |                       |
|                                 | By LTV buckets (mn):                                   |                |                        |                           |                       |
| M.7B.22.2                       | >0 - <=40 %                                            | 3              | 23                     | 36,21%                    | 47,92%                |
| M.7B.22.3                       | >40 - <=50 %                                           | 0              | 4                      | 2,70%                     | 8,33%                 |
| M.7B.22.4                       | >50 - <=60 %                                           | 1              | 4                      | 9,24%                     | 8,33%                 |
| M.7B.22.5                       | >60 - <=70 %                                           | 1              | 6                      | 11,53%                    | 12,50%                |
| M.7B.22.6                       | >70 - <=80 %                                           | 0              | 2                      | 1,36%                     | 4,17%                 |
| M.7B.22.7                       | >80 - <=90 %                                           | 0              | 1                      | 1,56%                     | 2,08%                 |
| M.7B.22.8                       | >90 - <=100 %                                          | 1              | 3                      | 16,16%                    | 6,25%                 |

|                                                      |                                 |                           |                        |                           |                       |
|------------------------------------------------------|---------------------------------|---------------------------|------------------------|---------------------------|-----------------------|
| M.7B.22.9                                            | >100%                           | 2                         | 5                      | 21,24%                    | 10,42%                |
| M.7B.22.10                                           | Total                           | 9                         | 48                     | 100%                      | 100%                  |
| OM.7B.22.1                                           | <i>o/w &gt;100 - &lt;=110 %</i> |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.2                                           | <i>o/w &gt;110 - &lt;=120 %</i> |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.3                                           | <i>o/w &gt;120 - &lt;=130 %</i> |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.4                                           | <i>o/w &gt;130 - &lt;=140 %</i> |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.5                                           | <i>o/w &gt;140 - &lt;=150 %</i> |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.6                                           | <i>o/w &gt;150 %</i>            |                           |                        | 0,00%                     | 0,00%                 |
| OM.7B.22.7                                           |                                 |                           |                        |                           |                       |
| OM.7B.22.8                                           |                                 |                           |                        |                           |                       |
| OM.7B.22.9                                           |                                 |                           |                        |                           |                       |
| <b>23. Loan to Value (LTV) Information - INDEXED</b> |                                 | <b>Nominal</b>            | <b>Number of Loans</b> | <b>% Commercial Loans</b> | <b>% No. of Loans</b> |
| M.7B.23.1                                            | Weighted Average LTV (%)        | 57,07%                    |                        |                           |                       |
|                                                      | By LTV buckets (mn):            |                           |                        |                           |                       |
| M.7B.23.2                                            | >0 - <=40 %                     | 3                         | 23                     | 33,33%                    | 47,92%                |
| M.7B.23.3                                            | >40 - <=50 %                    | 0                         | 4                      | 4,87%                     | 8,33%                 |
| M.7B.23.4                                            | >50 - <=60 %                    | 1                         | 4                      | 12,54%                    | 8,33%                 |
| M.7B.23.5                                            | >60 - <=70 %                    | 2                         | 6                      | 20,03%                    | 12,50%                |
| M.7B.23.6                                            | >70 - <=80 %                    | 1                         | 2                      | 9,19%                     | 4,17%                 |
| M.7B.23.7                                            | >80 - <=90 %                    | 0                         | 1                      | 2,01%                     | 2,08%                 |
| M.7B.23.8                                            | >90 - <=100 %                   | 1                         | 3                      | 10,48%                    | 6,25%                 |
| M.7B.23.9                                            | >100%                           | 1                         | 5                      | 7,55%                     | 10,42%                |
| M.7B.23.10                                           | Total                           | 9                         | 48                     | 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                                           |                                 |                           |                        |                           |                       |
| <b>24. Breakdown by Type</b>                         |                                 | <b>% Commercial loans</b> |                        |                           |                       |
| M.7B.24.1                                            | Retail                          | 7,6%                      |                        |                           |                       |
| M.7B.24.2                                            | Office                          | 44,4%                     |                        |                           |                       |
| M.7B.24.3                                            | Hotel/Tourism                   | 19,3%                     |                        |                           |                       |
| M.7B.24.4                                            | Shopping malls                  | 0,0%                      |                        |                           |                       |
| M.7B.24.5                                            | Industry                        | 12,9%                     |                        |                           |                       |
| M.7B.24.6                                            | Agriculture                     | 4,6%                      |                        |                           |                       |
| M.7B.24.7                                            | Other commercially used         | 6,4%                      |                        |                           |                       |
| 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                 | 4,7% |
| M.7B.24.11  | <i>Land</i>                                             |      |
| M.7B.24.12  | <i>Property developers / Bulding under construction</i> |      |
| M.7B.24.13  | <i>Other</i>                                            |      |
| 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>                |      |

| <i>ISIN</i>  | <i>Transaktion</i> | <i>Initial Date of Issuance</i> | <i>Maturity Date</i> | <i>Face value</i> | <i>Currency</i> | <i>Coupon</i>     | <i>Soft Bullet</i> | <i>Legacy Issue<br/>(Y/N)</i> |
|--------------|--------------------|---------------------------------|----------------------|-------------------|-----------------|-------------------|--------------------|-------------------------------|
| AT0000A0X8T0 | Mortgage covered   | 08.10.2012                      | 08.10.2032           | 6.000.000         | EUR             | 3,70%             | No                 | Y                             |
| AT0000A0XPM5 | Mortgage covered   | 30.11.2012                      | 30.11.2027           | 6.000.000         | EUR             | 3,35%             | No                 | Y                             |
| AT0000A0YEH7 | Mortgage covered   | 21.01.2013                      | 21.01.2028           | 25.000.000        | EUR             | 3,21%             | No                 | Y                             |
| AT0000A146U1 | Mortgage covered   | 12.12.2013                      | 12.12.2024           | 10.000.000        | EUR             | 2,64%             | No                 | Y                             |
| AT0000A14KD9 | Mortgage covered   | 15.01.2014                      | 15.01.2026           | 10.000.000        | EUR             | 2,90%             | No                 | Y                             |
| AT0000A153K8 | Mortgage covered   | 24.01.2014                      | 31.12.2024           | 1.000.000         | EUR             | 2,65%             | No                 | Y                             |
| AT0000A1BTD0 | Mortgage covered   | 15.01.2015                      | 15.01.2030           | 20.000.000        | EUR             | 1,30%             | No                 | Y                             |
| AT0000A1JGA6 | Mortgage covered   | 27.01.2016                      | 27.01.2031           | 10.000.000        | EUR             | 1,73%             | No                 | Y                             |
| AT0000A1LFC0 | Mortgage covered   | 10.06.2016                      | 10.06.2026           | 10.000.000        | EUR             | 1,05%             | No                 | Y                             |
| AT0000A1MBZ8 | Mortgage covered   | 21.07.2016                      | 21.07.2032           | 10.000.000        | EUR             | 1,25%             | No                 | Y                             |
| AT0000A1VHE1 | Mortgage covered   | 21.04.2017                      | 21.04.2027           | 10.000.000        | EUR             | 0,965%            | No                 | Y                             |
| AT0000A1YQ63 | Mortgage covered   | 20.10.2017                      | 20.10.2027           | 10.000.000        | EUR             | 1,180%            | No                 | Y                             |
| AT0000A20CA9 | Mortgage covered   | 23.03.2018                      | 23.03.2028           | 20.000.000        | EUR             | 1,26%             | No                 | Y                             |
| AT0000A20DL4 | Mortgage covered   | 03.04.2018                      | 03.04.2028           | 10.000.000        | EUR             | 6M-Euribor + 20BP | No                 | Y                             |
| AT0000A21AW5 | Mortgage covered   | 24.05.2018                      | 24.05.2028           | 10.000.000        | EUR             | 1,26%             | No                 | Y                             |
| AT0000A33941 | Mortgage covered   | 23.03.2023                      | 23.03.2028           | 20.000.000        | EUR             | 3,55%             | No                 | N                             |