

## Austrian Transparency Template

**HYPO BANK BURGENLAND Aktiengesellschaft**

**Reporting Date: 02.01.2023**

**Cut-off Date: 31.12.2022**

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## A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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Field Number	1. Basic Facts				
G.1.1.1	Country	AUT			
G.1.1.2	Issuer Name	HYPO BANK BURGENLAND Aktiengesellschaft			
G.1.1.3	Link to Issuer's Website	https://www.bank-bgld.at/			
G.1.1.4	Cut-off date	31.12.2022			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	ND3			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	1.174			
G.3.1.2	Outstanding Covered Bonds	647			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND1			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND1			
OG.3.1.3	Total Coverage Requirements (\$9 PfandBG)	661			
OG.3.1.4	Coverage Requirements NPV (\$9 PfandBG AT)	ND1			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,00	79,54	ND1	ND1
3. Cover Pool Composition		Nominal (mn)			
G.3.3.1	Mortgages	1.164			
G.3.3.2	Public Sector				
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	11			
G.3.3.5	Other				
G.3.3.6	Total	1.174			
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	7,73	ND1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	127	ND1	10,78%	
G.3.4.3	1 - 2 Y	84	ND1	7,17%	
G.3.4.4	2 - 3 Y	112	ND1	9,52%	
G.3.4.5	3 - 4 Y	76	ND1	6,50%	
G.3.4.6	4 - 5 Y	72	ND1	6,11%	
G.3.4.7	5 - 10 Y	344	ND1	29,26%	
G.3.4.8	10+ Y	360	ND1	30,67%	
G.3.4.9	Total	1.174	0	100%	
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	10,83	ND1		

	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	0	ND1	0,00%	
G.3.5.3	1 - 2 Y	20	ND1	3,09%	
G.3.5.4	2 - 3 Y	75	ND1	11,52%	
G.3.5.5	3 - 4 Y	39	ND1	6,03%	
G.3.5.6	4 - 5 Y	75	ND1	11,59%	
G.3.5.7	5 - 10 Y	188	ND1	29,09%	
G.3.5.8	10+ Y	250	ND1	38,68%	
G.3.5.9					
G.3.5.10	Total	647	0	100%	
<b>6. Covered Assets - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	1.174	ND2	100,00%	
G.3.6.16	Total	1.174	ND2	100%	
<b>7. Covered Bonds - Currency</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	647	ND2	100,00%	
G.3.7.16	Total	647	ND2	100%	
<b>8. Covered Bonds - Breakdown by interest rate</b>					
		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	647	ND2	100%	
G.3.8.2	Floating coupon	0	ND2	0%	
G.3.8.3	Other	0	ND2	0%	
G.3.8.4	Total	647	ND2	100%	
<b>9. Substitute Assets - Type</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	11		100,00%	
G.3.9.3	Exposures to central banks	0		0,00%	
G.3.9.4	Exposures to credit institutions	0		0,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	11		100%	
<b>10. Substitute Assets - Country</b>					
		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	11		100,00%	
G.3.10.15	Total EU	11			
G.3.10.16	Total	11		100%	
<b>11. Liquid Assets</b>					
		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	11		0,89%	1,62%
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	11		0,89%	1,62%
<b>12. Bond List</b>					
G.3.12.1	Bond list	see "D1. Bond List"			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	ND2			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	ND2			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2			

#### 4. References to Covered Bond Directive (CBD) 14(2)

Row

Row

The issuer believes that the transparency data contained in this disclosure sheet would match the required investor information according to Article 14(2) of the Covered Bond Directive (EU) 2162/2019.

G.4.1.1	(a) Value of the cover pool and outstanding covered bonds:	<a href="#">38</a>	<a href="#">39</a>	
G.4.1.2	(b) List of ISINs under that programme:	<a href="#">229</a>		
G.4.1.3	(c) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>		
G.4.1.4	(c) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(c) Loan size:	<a href="#">167 for Residential Mortgage Assets</a>	<a href="#">268 for Commercial Mortgage Assets</a>	
G.4.1.6	(c) valuation method:	<a href="#">33</a>		
G.4.1.7	(d) market risk, including			
G.4.1.8	(d) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>		
G.4.1.9	(d) Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.10	(d) Credit risk - cover pool:	<a href="#">2</a>		
G.4.1.11	(d) Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.12	(d) Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.13	(d) Liquidity risk:	<a href="#">20</a>	<a href="#">65</a>	<a href="#">88</a>
OG.4.1.1	(e) Maturity structure of cover assets:	<a href="#">65</a>		
OG.4.1.2	(e) Maturity structure of covered bonds:	<a href="#">88</a>		
OG.4.1.3	(e) Maturity extension triggers:	<a href="#">21</a>		
OG.4.1.4	(f) Required coverage:	<a href="#">42</a>		
OG.4.1.5	(f) Available coverage:	<a href="#">38</a>		
OG.4.1.6	(f) Level of statutory overcollateralisation:	<a href="#">45</a>		
OG.4.1.7	(f) Level of contractual overcollateralisation:	<a href="#">45</a>		
OG.4.1.8	(f) Level of voluntary overcollateralisation:	<a href="#">22</a>		
OG.4.1.9	(g) Percentage of loans more than ninety days past due:	<a href="#">161 for Mortgage Assets</a>		
OG.4.1.10	(g) Percentage of defaulted loans pursuant to Article 178 CRR:	<a href="#">162 for Mortgage Assets</a>		

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

G.5.1.1	Exposure to credit institute credit quality step 1	0
OG.5.1.1	Exposure to credit institute credit quality step 2	0
OG.5.1.2	Exposure to credit institute credit quality step 3	0

#### 6. Other relevant information

##### 1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)	
OG.6.1.2	Interest Coverage Test (passed/failed)	
OG.6.1.3	Cash Manager	
OG.6.1.4	Account Bank	
OG.6.1.5	Stand-by Account Bank	
OG.6.1.6	Servicer	
OG.6.1.7	Interest Rate Swap Provider	
OG.6.1.8	Covered Bond Swap Provider	
OG.6.1.9	Paying Agent	
OG.6.1.10	Share of Government Guaranteed Bank Bonds (own issues or issued by affiliates) (% of total cover pool)	0
OG.6.1.11	Share of intragroup pooled bond structures issued in line with article 8 of Directive (EU) 2019/2162 (own issues or issued by affiliates) (% of total cover pool)	0

## B1. Austrian Transparency Template - Mortgage Assets

Reporting in Domestic Currency

EUR

### CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>			
		Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	809	69,48%
M.7.1.2	Commercial	355	30,52%
M.7.1.3	Other	0	0,00%
M.7.1.4	Total	1.164	100%
<b>2. General Information</b>			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	3.789	670
			Total Mortgages
M.7.2.1			4.459
<b>3. Concentration Risks</b>			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	19,04	37,41
			% Total Mortgages
M.7.3.1			18,28
<b>4. Breakdown by Geography</b>			
		% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100	100
M.7.4.2	Austria	100	100
			% Total Mortgages
M.7.4.1			100
M.7.4.2			100
<b>5. Breakdown by domestic regions</b>			
		% Residential Loans	% Commercial Loans
M.7.5.1	Wien	55,41	46,07
M.7.5.2	Burgenland	25,27	22,06
M.7.5.3	Steiermark	10,11	7,36
M.7.5.4	Niederösterreich	6,34	10,84
M.7.5.5	Kärnten	2,45	6,60
M.7.5.6	Oberösterreich	0,16	7,08
M.7.5.7	Tirol	0,21	0,00
M.7.5.8	Salzburg	0,06	0,00
M.7.5.9	Vorarlberg	0,00	0,00
			% Total Mortgages
M.7.5.1			52,56
M.7.5.2			24,29
M.7.5.3			9,27
M.7.5.4			7,71
M.7.5.5			3,71
M.7.5.6			2,27
M.7.5.7			0,14
M.7.5.8			0,04
M.7.5.9			0,00
<b>6. Breakdown by Interest Rate</b>			
		% Residential Loans	% Commercial Loans
M.7.6.1	Fixed rate	34,15	27,15
M.7.6.2	Floating rate	65,85	72,85
M.7.6.3	Other	0,00	0,00
			% Total Mortgages
M.7.6.1			32,01
M.7.6.2			67,99
M.7.6.3			0,00
<b>7. Breakdown by Repayment Type</b>			
		% Residential Loans	% Commercial Loans
M.7.7.1	Bullet / interest only	15,17	19,14
M.7.7.2	Amortising	84,83	80,86
M.7.7.3	Other	0,00	0,00
			% Total Mortgages
M.7.7.1			16,38
M.7.7.2			83,62
M.7.7.3			0,00
<b>8. Loan Seasoning</b>			
		% Residential Loans	% Commercial Loans
M.7.8.1	Up to 12months	12,23	9,65
M.7.8.2	≥ 12 - ≤ 24 months	18,19	17,15
M.7.8.3	≥ 24 - ≤ 36 months	15,84	26,25
M.7.8.4	≥ 36 - ≤ 60 months	21,69	22,07
M.7.8.5	≥ 60 months	32,04	24,90
			% Total Mortgages
M.7.8.1			11,44
M.7.8.2			17,87
M.7.8.3			19,02
M.7.8.4			21,81
M.7.8.5			29,86
<b>9. Non-Performing Loans (NPLs)</b>			
		% Residential Loans	% Commercial Loans
M.7.9.1	% NPLs	0,00	0,00
OM.7.9.1	Default in accordance with Art 178 CRR	0,00	0,00

<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	213			
	By buckets (mn):				
M.7A.10.2	>0 - <=100,000	98	2.099	12,09%	55,40%
M.7A.10.3	>100,000 - <=300,000	222	1.307	27,46%	34,49%
M.7A.10.4	>300,000 - <=500,000	57	147	7,00%	3,88%
M.7A.10.5	>500,000 - <=1,000,000	76	106	9,40%	2,81%
M.7A.10.6	>1,000,000 - <=5,000,000	235	116	29,06%	3,06%
M.7A.10.7	>5,000,000	121	14	14,99%	0,36%
M.7A.10.26	Total	809	3.789	100%	100%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	ND1	ND1		
M.7A.11.3	>40 - <=50 %	ND1	ND1		
M.7A.11.4	>50 - <=60 %	ND1	ND1		
M.7A.11.5	>60 - <=70 %	ND1	ND1		
M.7A.11.6	>70 - <=80 %	ND1	ND1		
M.7A.11.7	>80 - <=90 %	ND1	ND1		
M.7A.11.8	>90 - <=100 %	ND1	ND1		
M.7A.11.9	>100%	ND1	ND1		
M.7A.11.10	Total	0	0	0%	0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	54,75%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	176	1.494	21,76%	39,43%
M.7A.12.3	>40 - <=50 %	152	526	18,78%	13,89%
M.7A.12.4	>50 - <=60 %	139	509	17,19%	13,44%
M.7A.12.5	>60 - <=70 %	129	472	16,01%	12,46%
M.7A.12.6	>70 - <=80 %	137	385	16,94%	10,16%
M.7A.12.7	>80 - <=90 %	41	213	5,06%	5,62%
M.7A.12.8	>90 - <=100 %	23	107	2,81%	2,82%
M.7A.12.9	>100%	12	83	1,45%	2,19%
M.7A.12.10	Total	809	3.789	100%	100%
<b>13. Breakdown by type</b>					
		% Residential Loans			
M.7A.13.1	Owner occupied	ND3			
M.7A.13.2	Second home/Holiday houses	ND3			
M.7A.13.3	Buy-to-let/Non-owner occupied	ND3			
M.7A.13.4	Agricultural	ND3			
M.7A.13.5	Other	ND3			
<b>14. Loan by Ranking</b>					
		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	ND1			
M.7A.14.2	Guaranteed	ND1			
M.7A.14.3	Other	ND1			

<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.15.1	Average loan size (000s)	530			
	By buckets (mn):				
M.7B.15.2	>0 - <=100,000	18	343	5,05%	51,25%
M.7B.15.3	>100,000 - <=300,000	33	157	9,16%	23,50%
M.7B.15.4	>300,000 - <=500,000	24	55	6,89%	8,24%
M.7B.15.5	>500,000 - <=1,000,000	43	51	12,21%	7,69%
M.7B.15.6	>1,000,000 - <=5,000,000	110	50	31,10%	7,43%
M.7B.15.7	>5,000,000	126	13	35,60%	1,89%
M.7B.15.26	Total	355	670	100%	100%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.16.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND1	ND1		
M.7B.16.3	>40 - <=50 %	ND1	ND1		
M.7B.16.4	>50 - <=60 %	ND1	ND1		
M.7B.16.5	>60 - <=70 %	ND1	ND1		
M.7B.16.6	>70 - <=80 %	ND1	ND1		
M.7B.16.7	>80 - <=90 %	ND1	ND1		
M.7B.16.8	>90 - <=100 %	ND1	ND1		
M.7B.16.9	>100%	ND1	ND1		
M.7B.16.10	Total	0	0	0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
M.7B.17.1	Weighted Average LTV (%)	57,71%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	40	244	11,27%	36,42%
M.7B.17.3	>40 - <=50 %	107	101	30,15%	15,06%
M.7B.17.4	>50 - <=60 %	47	114	13,14%	16,96%
M.7B.17.5	>60 - <=70 %	79	87	22,17%	12,94%
M.7B.17.6	>70 - <=80 %	44	49	12,30%	7,34%
M.7B.17.7	>80 - <=90 %	34	41	9,63%	6,13%
M.7B.17.8	>90 - <=100 %	2	12	0,46%	1,84%
M.7B.17.9	>100%	3	22	0,88%	3,31%
M.7B.17.10	Total	355	670	100%	100%
<b>18. Breakdown by Type</b>					
	% Commercial loans				
M.7B.18.1	Retail	0,00			
M.7B.18.2	Office	18,09			
M.7B.18.3	Hotel/Tourism	7,19			
M.7B.18.4	Shopping malls	13,33			
M.7B.18.5	Industry	7,17			
M.7B.18.6	Agriculture	4,67			
M.7B.18.7	Other commercially used	49,55			
M.7B.18.8	Land	0,00			
M.7B.18.9	Property developers / Bulding under construction	0,00			
M.7B.18.10	Other	0,00			

## C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

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

## Disclaimer - Important notices

- (i) The Product Information displayed on this Site has been uploaded by the Issuers of the relevant Products. None of the information displayed on this Site shall form the basis of any contract. Any User of this Site will be required to acknowledge that it has not relied on, or been induced to enter into any
- (ii) The Covered Bond Label Foundation has not independently verified the Product Information displayed on this Site. Accordingly, no representation, warranty or undertaking, express or implied, is made, and no responsibility is accepted, by the Covered Bond Label Foundation as to or in relation to the
- (iii) The information provided on or accessible through the Site is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to local law, or which would subject us or any Issuer, to any authorisation, registration or other

### TERMS OF USE

This website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site") is owned and operated by the Covered Bond Label Foundation (the Covered Bond Label Foundation together with its affiliates, "we" or "us") a Private Foundation (fondation privée / private stichting) registered in Belgium; whose registered The Site is intended for use as a directory of information relating to certain covered bond products ("**Products**") (the "**Product Information**") by an issuer of ("**Issuer**"), or potential investor in ("**Investor**"), such Products (an Issuer, Investor, or any other person accessing this Site, each a "**User**" or "**you**"). The Product Information is provided by each relevant Issuer, and remains at all times the sole responsibility of the relevant Issuer. We have not independently verified any Product Information, nor reviewed whether any Product for which information is available on the Site actually is a covered These terms and conditions together with the documents referred to in them set out the terms of use ("**T&Cs**") on which (a) an Issuer; (b) Investor; or (c) any other User, may make use of the Site. Section A applies primarily to Investors, and Section B applies primarily to Issuers. The General T&Cs in **Our Acceptable Use Policy** and **Privacy Policy** are incorporated into these T&Cs.

Please read the T&Cs carefully before you start to use the Site. By clicking '**Accept**' you indicate that you accept these T&Cs and that you agree to abide If any provision of these T&Cs shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions.

### SECTION A. INVESTOR T&Cs

#### 1. DIRECTORY SERVICES

The Site is intended to provide you with certain information from Issuers regarding the self-certification of their Products as labelled covered bonds. The requirements of the Covered Bond Label Convention are intended to increase transparency, improve investor access to information, and improve



The Product Information on this Site is provided for your convenience only, and does not constitute any form of credit rating, an offer to sell (or the solicitation of an offer to purchase) any Product, nor does it constitute a recommendation, or investment advice (or any other type of advice) upon Users shall exercise independent judgment when viewing the Site and its contents, to make their own investigations and evaluations of the information contained on this Site or accessible through it, and to consult their own attorney, business adviser, tax adviser, and/or any other professional necessary, as to legal, business, tax and investment-related matters concerning the Products and Product Information contained on this Site. No information Product Information is incorporated into the directory on the Site following the completion of an automated process conducted by the relevant Issuer. The proper conduct of that process and the accuracy and completeness of the Product Information supplied during that process remain at all times the responsibility of the relevant Issuer. While the Product Information contained on the Site is displayed by us in good faith, no representation is made by us as to its completeness or accuracy. **PRODUCT INFORMATION IS DISPLAYED ON THE SITE "AS IS" AND HAS NOT BEEN INDEPENDENTLY VERIFIED BY US. BY YOUR USE OF THE SITE, YOU AGREE THAT WE HAVE NO LIABILITY WHATSOEVER REGARDING THE ACCURACY OF COMPLETENESS OF THE** Completion of the relevant self-certification automated process by the Issuer will lead to the grant of the Covered Bond Label. The grant of such label is entirely within the control of the relevant Issuer, and we do not independently verify whether such Issuer complies with the relevant criteria. The existence of a Covered Bond Label does not represent any opinion by us about the creditworthiness of a Product, the value or price of a Product, the We make no representation that the Products which are featured on the Site are suitable for you and we disclaim all liability and responsibility arising from any reliance placed on any Product Information or on the Covered Bond Label by any visitor to the Site, or by anyone who may be informed of any From time to time we may make changes to the Site that we feel are appropriate (see Section C, para 3 below).

## **2. USE OF MATERIALS**

Subject to any prohibitions or restrictions stated in third party websites accessible via hyperlinks in the Site over which we have no control, you may view the content published on this Site, and you are welcome to print hard copies of, and/or download, material on it for your personal use or internal business purposes (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise The use of material printed or downloaded from our Site must be in accordance with our Acceptable Use Policy.

## **3. LINKS FROM AND TO OUR SITE**

Where the Site contains hyperlinks to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of those websites or resources, and accept no responsibility for them or for any loss or damage that may arise from We accept no liability for and do not endorse any statements, advertisements, information, products or services that are published on or may be accessible through any websites owned or operated by third parties or for any action you may take as a result of using the website. Those third party websites may also be subject to separate legal terms and conditions, and Issuers may be subject to separate regulation and are solely responsible for satisfying such regulatory requirements. We do not represent or warrant that any Issuer you deal with is fully authorised under or

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

## **SECTION B. ISSUER T&Cs**

### **1. DIRECTORY SERVICES AND LABEL**

The Issuer is responsible for all Product Information uploaded to and/or validated on the Site by the Issuer or on its behalf, and warrants and represents that all such Product Information is and shall continue to be (and the Issuer shall regularly check the Site in order to ensure that it remains) accurate, The Issuer understands that we do not limit access to the Site based on the nationality of a User. The Issuer shall be solely responsible for compliance with all laws and regulations applicable to the offer and sale of a Product in all jurisdictions in which such Products are offered.

The Issuer shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties (including Investors and regulatory authorities), in relation to the Product We accept no liability in relation to any lack of availability of the Site or any omission of, or any display of incorrect, Product Information on the Site for The Issuer shall not make any statement that its receipt of a Covered Bond Label constitutes a recommendation by us to buy, sell or hold any Product,

### **2. PRODUCTS**

By uploading and/or validating Product Information on our Site, the Issuer warrants and represents that the Product complies with the relevant criteria [www.coveredbondlabel.com/pdf/Covered\\_Bond\\_Label\\_Convention\\_2015.pdf](http://www.coveredbondlabel.com/pdf/Covered_Bond_Label_Convention_2015.pdf)

### **3. UPLOADING INFORMATION TO OUR SITE**

Whenever you upload and/or validate Product Information on the Site, you warrant and represent that any such contribution complies with the content standards set out in our Acceptable Use Policy, and you shall indemnify us against, and hold us harmless from, any losses, liabilities and costs arising in You shall promptly notify us in the event that Product Information published on the Site, any representation made to us in connection with obtaining a Covered Product Label, or any other information communicated to us in connection with the Site, becomes false, inaccurate, incomplete, or misleading. Any information you upload to and/or validate on the Site shall be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties such information for any purpose. We also have the right to disclose your identity to any third party who is We shall not be responsible, or liable to any third party, for the content or accuracy of any Product Information posted by you or any other user of the We have the right to remove any information or posting you make on the Site if, in our opinion, such information does not comply with the content

### **4. LINKING TO OUR SITE**

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

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

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

## **5. SECURITY**

Issuers are required to register with us in order to use the Site by completing the following Registration Form.

Issuers will be provided with a unique user identification code and password (the "**User Details**") in order to access the Site for the sole purpose of uploading and/or validating Product Information on the Site. Such User Details are granted by us for the sole and exclusive use of the Issuer.

We reserve the right to alter or cancel User Details and revoke access to the site at any time.

If we need to contact you in relation to your use of the Site, we may contact you by email, telephone or post. The most recent details you have given us

## **6. DOWNLOADING OF ISSUER PROFILES FROM OUR SITE**

An Issuer may download its own profile from our Site in any of the ways expressly permitted by the Site, but Issuers may not download the profiles of

## **SECTION C. GENERAL T&Cs**

### **1. SITE ACCESS**

Access to the Site is permitted on a temporary basis, and we reserve the right to withdraw or amend the service we provide on the Site without notice.

We shall not be liable if for any reason the Site is unavailable at any time or for any period of time.

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

If you are provided with a user identification code, password or any other piece of information as part of our security procedures you must treat such information as confidential, and you must not disclose it to any third party. We have the right to disable any user identification code or password,

When using the Site, you must comply with the provisions of our **Acceptable Use Policy**. You shall indemnify us against, and hold us harmless from, any losses, liabilities or costs (including reasonable administrative and legal costs) suffered by us (including our officers and employees) or by third parties

You are responsible for making all arrangements necessary for you to have access to the Site. You are also responsible for ensuring that all persons who access the Site through your internet connection are aware of these T&Cs and that they comply with them.

### **2. INTELLECTUAL PROPERTY**

All rights in this Site unless otherwise indicated, are owned by us. This Site and all content published on this Site, unless otherwise indicated, are protected by copyright in Belgium and other jurisdictions across the world. All trademarks and devices displayed on this Site, unless otherwise

indicated, are owned by us and may be registered in many jurisdictions across the world. Save as provided in these T&Cs, any use or reproduction of

You must not use any part of the materials on the Site for commercial purposes without our consent.

### **3. SITE CHANGES**

We aim to update the Site on a regular basis, and may change the content at any time. If the need arises, we reserve the right to suspend access to the

### **4. OUR LIABILITY**

The Product Information displayed on the Site is provided by the Issuer, and the granting of any label made available through the website is under the sole control of the Issuer, in each case without any guarantees, conditions, warranties or representations from us as to its accuracy or completeness. To

· all conditions, warranties and other terms which might otherwise be implied by any applicable law or regulation; and

· any liability for any direct, indirect or consequential loss or damage incurred by any User in connection with the Site or in connection with the use, inability to use or results of the use of the Site, any websites linked to it and any materials posted on it (including, without limitation, the omission of, or the display of incorrect, Product Information on the Site) or in connection with any Product, including loss of: income, revenue, business, profits,

### **5. INFORMATION ABOUT YOU AND VISITS TO OUR SITE**

We process information about you in accordance with our Privacy Policy. By using the Site, you consent to such processing and you warrant that all

### **6. VIRUSES, HACKING, OTHER OFFENCES**

You must not misuse the Site by knowingly introducing viruses, 'trojan horses', worms, logic bombs or other material which is maliciously or technologically harmful. You must not attempt to gain unauthorised access to the Site, the server on which the Site is stored, or any server, computer or By breaching this provision, you would commit a criminal offence under the law of 28 November 2000 on computer crime. We shall report any such breach to the relevant law enforcement authorities and we shall co-operate with those authorities by disclosing your identity to them. In the event of We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, information or other proprietary material due to your use of the Site or to your downloading of We do not warrant that this Site or any software or material of whatsoever nature available on or downloaded from it will be free from viruses or defects, compatible with your equipment or fit for any purpose. It is your responsibility to use suitable anti-virus software on any software or other We reserve the right to prohibit any activities of any nature or description that, in our sole discretion, might tend to damage or injure our commercial reputation or goodwill or the reputations or goodwill of any of the providers or subscribers to this Site.

### **7. JURISDICTION AND APPLICABLE LAW**

The courts of Brussels, Belgium shall have exclusive jurisdiction over any claim arising from, or related to, a visit to the Site or these T&Cs.

These T&Cs and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Belgium.

### **8. VARIATIONS**

We may revise these T&Cs at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we have made, as they are binding on you. Certain of the provisions contained in these T&Cs may also be superseded by provisions or notices published

## **9. CONTACTS**

Details of how to contact us are available by clicking on Contact Us.

We shall inform you if any of our contact details change by posting a notice on the Site.

## **SECTION D. CBFL ACCEPTABLE USE POLICY**

This acceptable use policy (the "Policy") sets out the terms agreed between a user of the website ("you") and the Covered Bond Label Foundation ("we" or "us") on which you may use the website [www.coveredbondlabel.com](http://www.coveredbondlabel.com) (the "Site"). The Policy shall apply to all users of, and visitors to, the Site.

Your use of the Site means that you accept, and agree to abide by, all the terms of the Policy, which supplement our Terms of Use.

### **1. PROHIBITED USES**

You may use the Site for lawful purposes only. You may not use the Site:

- in any way that breaches any applicable local, national or international law or regulation;
- in any way which breaches or contravenes our content standards (see para 2 below);
- in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;
- to transmit, or procure the sending of, any unsolicited or unauthorised advertising or promotional material or any other form of similar solicitation
- to knowingly transmit any information, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or

You also agree:

- not to reproduce, duplicate, copy or re-sell any part of the Site in contravention of the provisions of our Terms of Use; and
- not to access without authority, interfere with, damage or disrupt:
  - any part of the Site;
  - any equipment or network on which the Site is stored;
  - any software used in the provision of the Site; or
  - any equipment or network or software owned or used by any third party.

### **2. CONTENT STANDARDS**

These content standards apply to any and all information (the "Information") which you contribute to the Site.

Information must:

- be accurate; and
- comply with applicable law in Belgium and in any country from which it is posted.

Information must not:

- infringe any copyright, database right, trade mark or other proprietary right of any other person;
- be likely to deceive any person; or
- be provided in breach of any legal duty owed to any person, such as a contractual duty or a duty of confidence;

### **3. SUSPENSION AND TERMINATION**

We will determine, at our sole discretion, whether your use of the Site has caused a breach of the Policy. When a breach of the Policy has occurred, we Failure to comply with the Policy will constitute a material breach of our Terms of Use upon which you are permitted to use the Site, and may result in

- immediate, temporary or permanent withdrawal of your right to use the Site;
- immediate, temporary or permanent removal of any Information uploaded by you to the Site;
- legal proceedings against you for reimbursement of all costs on an indemnity basis (including, but not limited to, reasonable administrative and legal
- disclosure of information to law enforcement authorities as requested by law or as we reasonably feel is necessary; or
- any other action we deem to be appropriate;

### **4. DOWNLOADING AND USE OF INFORMATION FROM OUR SITE**

You may download information from our Site in any of the ways expressly permitted by the Site. Where indicated by the Site, you shall supply all the details requested and accept all the applicable terms and conditions before attempting to download any information from the Site. You shall not You may use information that has been downloaded from our Site in accordance with our permitted procedures and/or hard copies of information printed from our Site for your personal use or internal business purposes only (in which case you are required to preserve in your copies any copyright materials displayed in the original materials and otherwise to acknowledge the Site as the source of the material). You may not distribute or show any materials downloaded or printed from our Site to any third parties or quote or refer to any such materials in communications with third parties without Regardless of any permission that may be granted by us for you to distribute or show materials downloaded or printed from our Site to third parties, you must not use or export the information or materials available on or through this Site in violation of laws in your, or any other applicable,

## 5. CHANGES TO THE POLICY

We may revise the Policy at any time by amending this page. You are expected to check this page from time to time to take notice of any changes we make, as they are legally binding on you. Some of the provisions contained in the Policy may also be superseded by provisions or notices published

## SECTION E. CBFL PRIVACY POLICY

The Covered Bond Label Foundation ("**we**" or "**us**") is committed to protecting and respecting the privacy of our users.

This policy (together with our Terms of Use and any other documents referred to on it) sets out the basis on which any personal information we collect from, or that is provided to us by, a user (including from any individual who represents, and/or acts on behalf of, a user) ("**you**") will be processed by us For the purpose of the Law of 8 December 1992 on the protection of privacy in relation to processing of personal information *(loi relative à la protection de la vie privée à l'égard des traitements de données à caractère personnel / wet tot bescherming van de persoonlijke levensfeer ten opzichte*

### 1. INFORMATION COLLECTION AND PROCESSING

We may collect and process the following information about you:

- information that you provide by completing any form on our website ([www.coveredbondlabel.com](http://www.coveredbondlabel.com)) (the "Site"). This includes information provided at the time of registering to use the Site, subscribing to our service, posting material or requesting further services;
- if you contact us, we may keep a record of that correspondence; and
- details of your visits to the Site and the resources that you access.

This information may include personal information (such as your name or title) and we will only process such personal information for the purposes set

### 2. INFORMATION USE

We may collect and process your personal information for the following purposes:

- to ensure that content from the Site is presented in the most effective manner for your computer;
- to provide you with information, products or services that you request from us or which we feel may interest you; and
- to notify you about changes to our service.

If you do not want us to use your information in this way, or to pass your details on to third parties for marketing purposes, you can refuse consent to such processing by ticking the relevant box situated on the form on which we collect your information.

### 3. TRANSFER AND STORAGE OF PERSONAL INFORMATION

You agree that your personal information may be communicated to third parties:

- if we are under a duty to disclose or share your personal information in order to comply with any legal obligation, or in order to enforce or apply our
- in the case of any legitimate interest; and

- for direct marketing purposes (unless you object to such processing in accordance with paragraph 2 above).
- By submitting your personal information, you also agree that such information may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"), whether or not an adequate level of protection is ensured for personal information in the country of reception.
- Your personal information may also be processed by staff operating outside the EEA who work for us or for one of our processors for the same purposes as listed in paragraph 2 above. Such staff may be engaged in, among other things, the provision of support services.

#### **4. SECURITY**

We will take all steps reasonably necessary to ensure that your information is treated securely and in accordance with this privacy policy, and to prevent personal information being accessible to and processed by unauthorised parties, or being accidentally changed or deleted. There are internal security You acknowledge however that the transmission of information via the internet is not completely secure. While we will use reasonable endeavours to protect your personal information, we cannot fully guarantee the security of your information transmitted to the Site.

Where we have given you a password which enables you to access certain parts of the Site, you are responsible for keeping this password confidential.

#### **5. YOUR RIGHTS**

The Belgian DPL gives you the right to access or, where incorrect, amend or delete (at your request and free of charge) personal information pertaining to you. You can exercise these rights at any time by contacting us by email by clicking on Contact Us or by letter addressed to Covered Bond Label You also have the right to ask us not to process your personal information for marketing purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your information or by contacting us by email or by letter in accordance with the

#### **6. CHANGES TO OUR PRIVACY POLICY**

Any changes we may make to our privacy policy in the future will be posted on this page.

#### **7. CONTACT**

If you have any questions about this policy, the collection and use of your personal information or other privacy-specific concerns please contact us by

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Zinssatz	Soft Bullet	Legacy Issue (Y/N)
AT0000A0LWA1	Hypotheken	26.11.2010	26.11.2030	5.000.000,00	EUR	fixed	4,040	N	Y
AT0000A0LZC0	Hypotheken	10.12.2010	10.12.2025	15.000.000,00	EUR	fixed	4,210	N	Y
AT0000A10A25	Hypotheken	03.05.2013	03.05.2028	18.000.000,00	EUR	fixed	2,500	N	Y
AT0000A10C56	Hypotheken	24.05.2013	24.05.2024	10.000.000,00	EUR	fixed	2,030	N	Y
AT0000A10JB3	Hypotheken	12.06.2013	14.12.2026	10.000.000,00	EUR	fixed	2,500	N	Y
AT0000A10JA5	Hypotheken	12.06.2013	14.12.2026	2.000.000,00	EUR	fixed	2,500	N	Y
AT0000A12G76	Hypotheken	11.10.2013	11.10.2028	2.000.000,00	EUR	fixed	3,000	N	Y
AT0000A14Q15	Hypotheken	24.01.2014	24.01.2034	10.000.000,00	EUR	fixed	3,380	N	Y
AT0000A1ASS2	Hypotheken	05.12.2014	05.12.2039	3.000.000,00	EUR	fixed	1,950	N	Y
AT0000A1AS69	Hypotheken	05.12.2014	05.12.2036	2.000.000,00	EUR	fixed	2,200	N	Y
AT0000A1AP96	Hypotheken	12.12.2014	12.01.2035	20.000.000,00	EUR	fixed	1,940	N	Y
AT0000A1PDZ7	Hypotheken	03.11.2016	03.11.2031	20.000.000,00	EUR	fixed	0,950	N	Y
AT0000A1PMY1	Hypotheken	25.11.2016	25.11.2026	5.000.000,00	EUR	fixed	1,000	N	Y
AT0000A1ZTY5	Hypotheken	07.02.2018	07.02.2048	2.000.000,00	EUR	fixed	2,010	N	Y
AT0000A1ZTZ2	Hypotheken	07.02.2018	07.02.2048	3.000.000,00	EUR	fixed	2,010	N	Y
AT0000A1ZU09	Hypotheken	07.02.2018	07.02.2048	5.000.000,00	EUR	fixed	2,010	N	Y
AT0000A1ZTX7	Hypotheken	07.02.2018	07.02.2048	200.000,00	EUR	fixed	2,010	N	Y
AT0000A21XH8	Hypotheken	02.07.2018	02.07.2038	25.000.000,00	EUR	fixed	1,563	N	Y
AT0000A225R9	Hypotheken	12.07.2018	12.07.2030	5.000.000,00	EUR	fixed	1,180	N	Y
AT0000A22PG4	Hypotheken	31.08.2018	31.08.2026	2.000.000,00	EUR	fixed	0,730	N	Y
AT0000A23GG1	Hypotheken	17.09.2018	17.09.2025	10.000.000,00	EUR	fixed	0,650	N	Y
AT0000A23UY5	Hypotheken	06.11.2018	06.11.2028	16.000.000,00	EUR	fixed	1,090	N	Y
AT0000A25JF2	Hypotheken	27.12.2018	29.06.2025	2.500.000,00	EUR	fixed	0,500	N	Y
AT0000A26HW9	Hypotheken	05.03.2019	05.03.2029	10.000.000,00	EUR	fixed	0,865	N	Y
AT0000A27YK7	Hypotheken	12.04.2019	12.04.2029	25.000.000,00	EUR	fixed	0,710	N	Y
AT0000A282H1	Hypotheken	26.04.2019	26.04.2034	25.000.000,00	EUR	fixed	1,114	N	Y
AT0000A28L89	Hypotheken	05.07.2019	05.07.2029	27.200.000,00	EUR	fixed	0,360	N	Y
AT0000A2A6Z6	Hypotheken	13.09.2019	13.09.2024	10.000.000,00	EUR	fixed	0,010	N	Y
AT0000A2AYD0	Hypotheken	17.10.2019	17.10.2025	25.000.000,00	EUR	fixed	0,010	N	Y
AT0000A2B4S5	Hypotheken	29.10.2019	29.10.2049	20.000.000,00	EUR	fixed	1,010	N	Y
AT0000A2CW60	Hypotheken	12.02.2020	12.02.2030	25.000.000,00	EUR	fixed	0,254	N	Y
AT0000A2GYK2	Hypotheken	10.06.2020	10.06.2027	15.000.000,00	EUR	fixed	0,028	N	Y
AT0000A2HQ30	Hypotheken	15.07.2020	15.11.2027	30.000.000,00	EUR	fixed	0,010	N	Y

AT0000A2HQC3	Hypotheken	15.07.2020	15.07.2055	50.000.000,00	EUR	fixed	1,000	N	Y
AT0000A2RAF9	Hypotheken	19.05.2021	19.05.2026	20.000.000,00	EUR	fixed	0,010	N	Y
AT0000A2VJ80	Hypotheken	23.02.2022	23.02.2027	30.000.000,00	EUR	fixed	0,480	N	Y
AT0000A2WUR2	Hypotheken	04.04.2022	04.04.2030	25.000.000,00	EUR	fixed	1,155	N	Y
AT0000A2WUU6	Hypotheken	08.04.2022	08.04.2042	20.000.000,00	EUR	fixed	1,905	N	Y
AT0000A2Y8C3	Hypotheken	31.05.2022	31.05.2038	40.000.000,00	EUR	fixed	2,500	N	Y
AT0000A2YPV0	Hypotheken	07.07.2022	09.07.2040	20.000.000,00	EUR	fixed	3,125	N	Y
AT0000A305Y5	Hypotheken	13.09.2022	13.09.2032	10.000.000,00	EUR	fixed	3,070	N	N
AT0000A30681	Hypotheken	16.09.2022	16.09.2044	5.000.000,00	EUR	fixed	3,450	N	N
AT0000A311W7	Hypotheken	13.10.2022	13.10.2025	22.000.000,00	EUR	fixed	2,991	N	N