

# Cover Pool of Covered Bonds (as of 30 June 2021)

Bank Austria –

Public Sector Covered Bonds / Mortgage Covered Bonds / Fundierte Bankschuldverschreibungen

**Investor Relations**

**Vienna, August 2021**

Banking that matters.



# Agenda

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 **Public Sector Covered Bonds of Bank Austria**

 Mortgage Covered Bonds of Bank Austria

 Fundierte Bankschuldverschreibungen



# Executive Summary

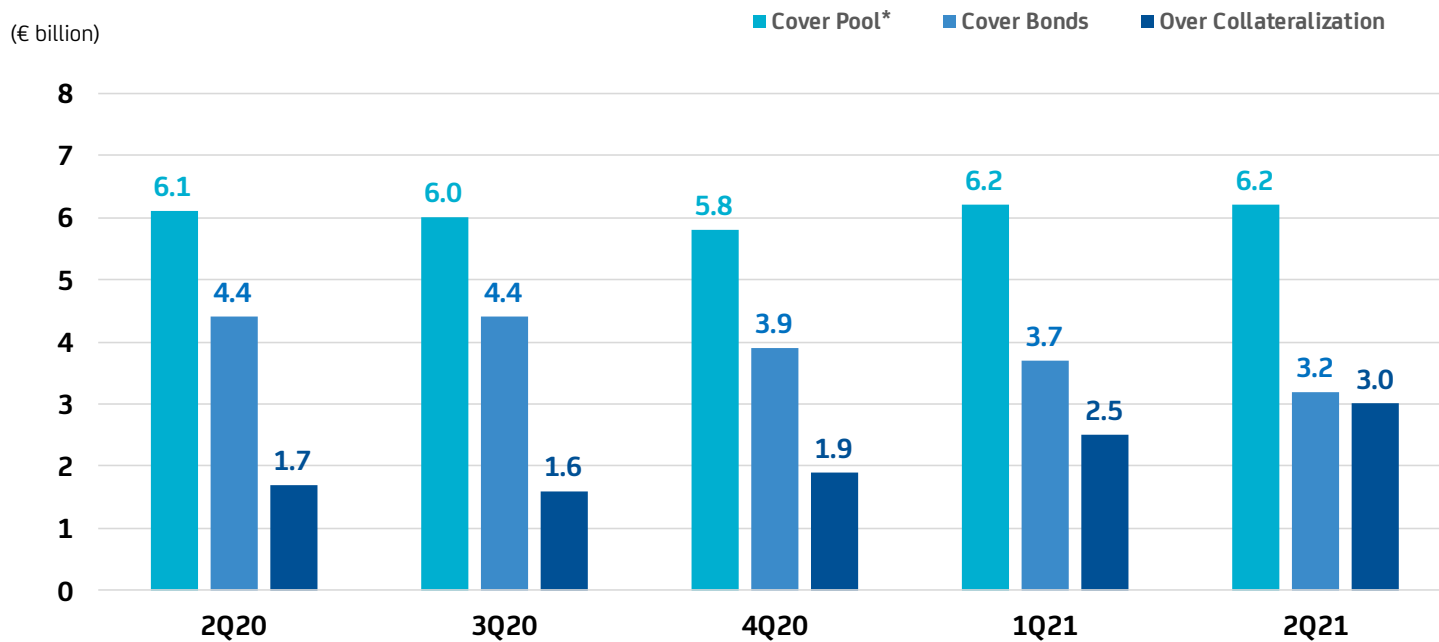
## Public Sector Cover Pool of Bank Austria

- **Aaa Rating by Moody's**
- Focus on **purely Austrian claims**
- Cover Pool Volume\* as of 30 June 2021 amounts to **€ 6,187 mn**
- Average volume of loans is approx. **€ 1.2 mn**
- Average seasoning is **7.5 years**
- **ECBC Covered Bond Label** has been granted to the Public Sector Cover Pool of Bank Austria



# Public Sector Cover Pool

## Yearly development



# Public Sector Cover Pool

## Parameters of Cover Pool\* and Issues

<i>Parameters of Cover Pool</i>	<i>2Q21</i>
Weighted Average Life (in years incl. Amortization)	8.2
Contracted Weighted Average Life (in years)	12.5
Average Seasoning (in years)	7.5
Total Number of Loans	5,040
Total Number of Debtors	2,344
Total Number of Guarantors	330
Average Volume of Loans (in €/mn)	1.2
Stake of 10 Biggest Loans	18.3%
Stake of 10 Biggest Guarantors	41.7%
Stake of Bullet Loans	40.4%
Stake of Fixed Interest Loans	50.5%
Amount of Loans 90 Days Overdue (in €/mn)	-
Average Interest Rate	1.2%

<i>Parameters of Issues</i>	<i>2Q21</i>
Total Number	29
Average Residual Maturity (in years)	3.9
Average Volume (in €/mn)	110.9

- Total Value of **the Cover Pool\*** as of **30 June 2021**  
(€-equivalent): **6,187 mn**
  - thereof in €: 4,981 mn (80.5%)
  - thereof in CHF: 119 mn (1.9%)
  - thereof public sector bonds\* (€-equivalent): 1,087 mn (17.6%)
- **Moody's Rating: Aaa**

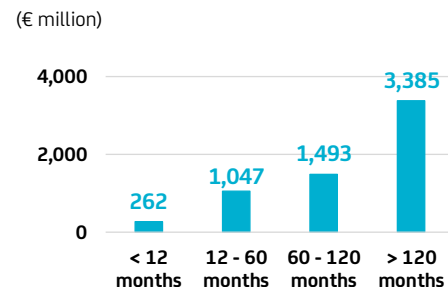


# Public Sector Cover Pool

## Maturity Structure of Cover Pool\* and Issues

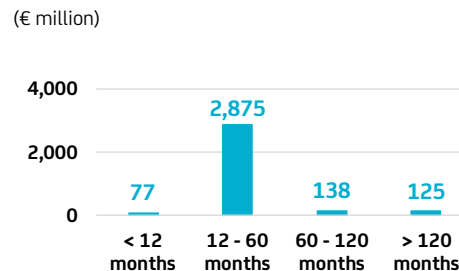
### Maturity of assets in the cover pool – June 2021

Maturity of Assets in the Cover Pool**	Total	
	€/mn	%
< 12 months	262	4.2%
12 - 60 months	1,047	16.9%
12 - 36 months	397	6.4%
36 - 60 months	650	10.5%
60 - 120 months	1,493	24.1%
> 120 months	3,385	54.8%
<b>Total</b>	<b>6,187</b>	<b>100%</b>



### Maturity of issued covered bonds – June 2021

Maturity of Issued Covered Bonds	Total	
	€/mn	%
< 12 months	77	2.4%
12 - 60 months	2,875	89.4%
12 - 36 months	1,270	39.5%
36 - 60 months	1,605	49.9%
60 - 120 months	138	4.3%
> 120 months	125	3.9%
<b>Total</b>	<b>3,215</b>	<b>100%</b>



\* Including substitute cover

\*\* Without consideration of the repayment



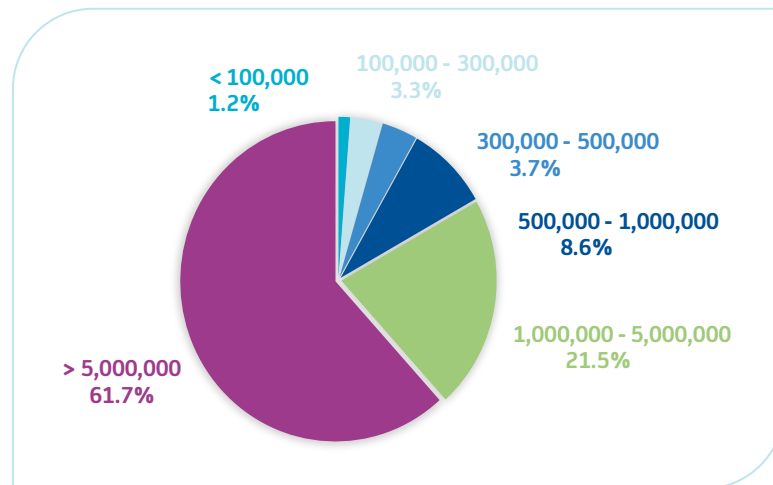
# Public Sector Cover Pool

## Volume\* breakdown by Size of Assets

Public Sector CB

### Breakdown by size of assets – June 2021

Volume Breakdown by Size of Assets	Total	
	€/mn	Number
< 300,000	275	2,876
< 100,000	72	1,772
100,000 - 300,000	203	1,104
300,000 - 5,000,000	2,090	2,009
300,000 - 500,000	227	579
500,000 - 1,000,000	533	749
1,000,000 - 5,000,000	1,330	681
> 5,000,000	3,822	155
<b>Total</b>	<b>6,187</b>	<b>5,040</b>



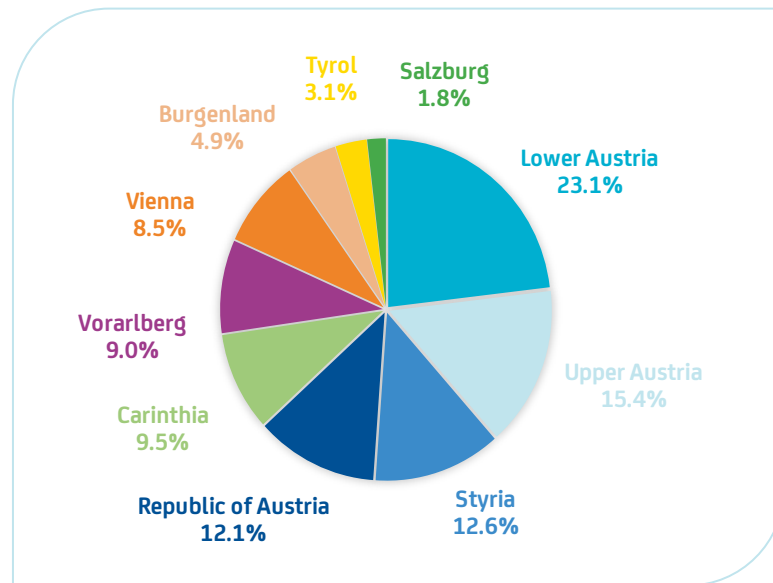
# Public Sector Cover Pool

## Regional Breakdown of Assets\* in Austria

Public Sector CB

### Regional Breakdown Austria – June 2021

Regional Breakdown Austria	Total	
	€/mn	%
Lower Austria	1,430	23.1%
Upper Austria	952	15.4%
Styria	781	12.6%
Republic of Austria	747	12.1%
Carinthia	588	9.5%
Vorarlberg	555	9.0%
Vienna	527	8.5%
Burgenland	301	4.9%
Tyrol	192	3.1%
Salzburg	114	1.8%
<b>Total Austria</b>	<b>6,187</b>	<b>100%</b>





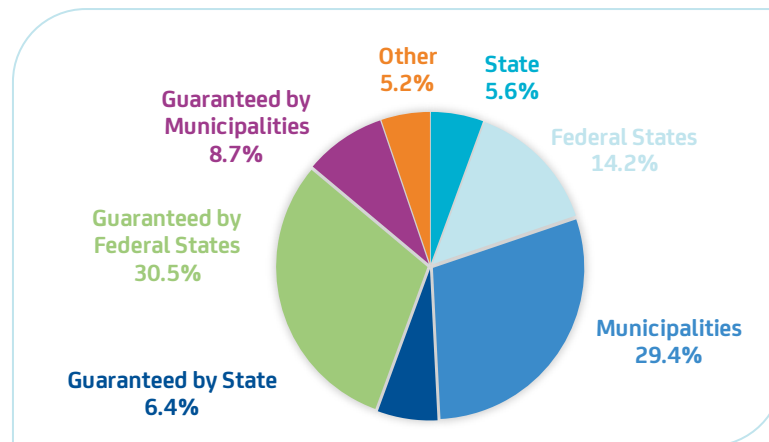
# Public Sector Cover Pool

## Assets Volume\* Breakdown by Type of Debtor / Guarantor

Public Sector CB

### Breakdown by type of debtor/guarantor – June 2021

Assets: Type of Debtor / Guarantor	Total	
	€/mn	Number
State	348	3
Federal States	881	23
Municipalities	1,813	2,569
Guaranteed by State	399	1,086
Guaranteed by Federal States	1,885	384
Guaranteed by Municipalities	538	518
Other	323	457
<b>Total</b>	<b>6,187</b>	<b>5,040</b>



# Agenda

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Public Sector Covered Bonds of Bank Austria

**Mortgage Covered Bonds of Bank Austria**

Fundierte Bankschuldverschreibungen



# Executive Summary

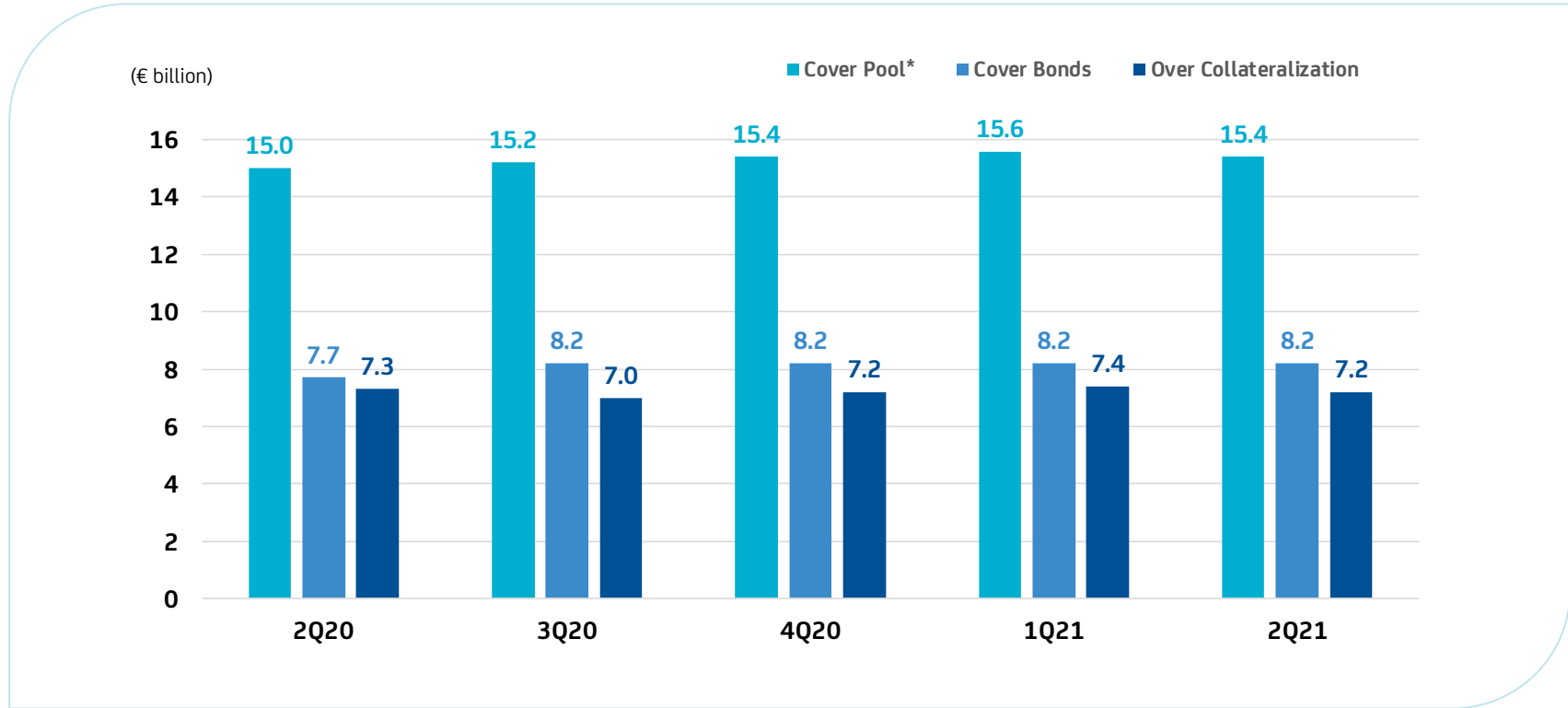
## Bank Austria Mortgage Cover Pool

- **Aaa Rating by Moody's**
- The **Mortgage Cover Pool** is characterized by a **simple and transparent structure**:
  - focus on **Austrian mortgages only**
  - reporting based on the whole loan principal
- **Benefit:**
  - **pure Austrian risk offer** to our investor base
  - no blending of risk, diversification to be decided by investor
  - simple pricing logic and valuation
- **Decrease of total value of CHF cover assets** over the last six years (2Q15: € 1,796 mn – 2Q21: € 760 mn; no new CHF assets since 2010)
- Increase of the cover pool (approx. € 400 mn over the last 12 months), primarily by residential mortgages
- **ECBC Covered Bond Label** has been granted to the BA Mortgage Cover Pool



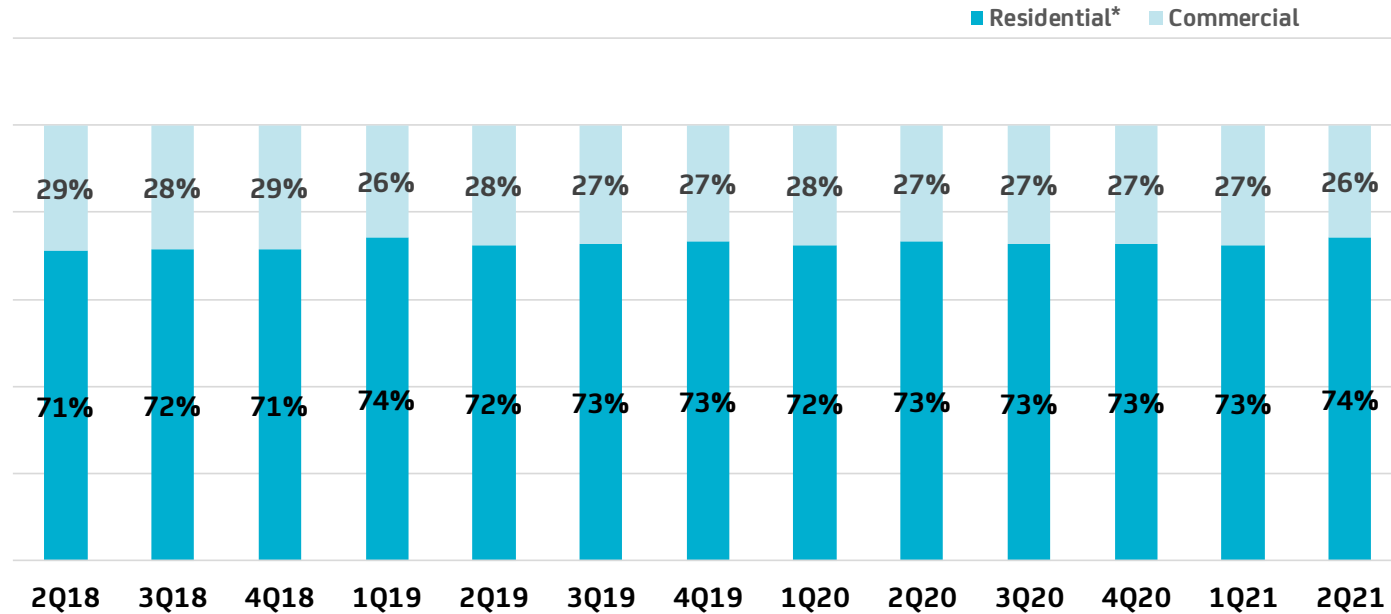
# Mortgage Cover Pool

## Yearly development



# Mortgage Cover Pool

## Breakdown by type of use - Historical trend



- Majority of cover pool consists of residential mortgages which increased steadily during the last three years



# Mortgage Cover Pool

## Parameters of Cover Pool\* and Issues

<i>Parameters of Cover Pool</i>	<i>2Q21</i>
Weighted Average Life (in years incl. Amortization)	9.5
Contracted Weighted Average Life (in years)	16.5
Average Seasoning (in years)	6.2
Total Number of Loans	56,823
Total Number of Debtors	49,260
Total Number of Mortgages	52,106
Average Volume of Loans (in €/mn)	0.3
Stake of 10 Biggest Loans	10.7%
Stake of 10 Biggest Debtors	11.2%
Stake of Bullet Loans	18.2%
Stake of Fixed Interest Loans	36.8%
Amount of Loans 90 Days Overdue (in €/mn)	-
Average Interest Rate	1.0%

<i>Parameters of Issues</i>	<i>2Q21</i>
Total Number	76
Average Residual Maturity (in years)	4.9
Average Volume (in €/mn)	107.7

- Total Value of the **Cover Pool\*** as of **30 June 2021**  
(€-equivalent): **15,369 mn**
  - thereof in €: 14,290 mn (93.0%)
  - thereof in CHF: 760 mn (4.9%)
  - thereof substitute cover in €: 319 mn (2.1%)
- **Moody's Rating: Aaa**

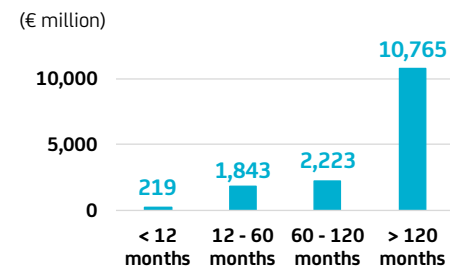


# Mortgage Cover Pool

## Maturity Structure of Cover Pool\* and Issues

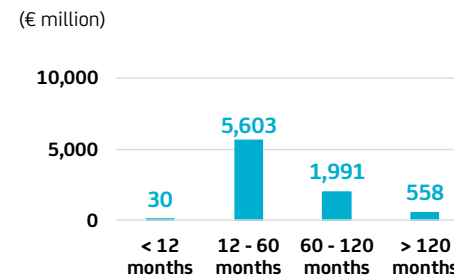
### Maturity of assets in the cover pool – June 2021

Maturity of Assets in the Cover Pool**	Total		Commercial		Residential	
	€/mn	%	€/mn	%	€/mn	%
< 12 months	219	1.5%	152	3.9%	67	0.6%
12 - 60 months	1,843	12.3%	1,281	33.1%	562	5.0%
12 - 36 months	944	6.3%	619	16.0%	325	2.9%
36 - 60 months	899	6.0%	662	17.1%	237	2.1%
60 - 120 months	2,223	14.8%	968	25.0%	1,255	11.2%
> 120 months	10,765	71.4%	1,472	38.0%	9,293	83.2%
<b>Total</b>	<b>15,050</b>	<b>100%</b>	<b>3,873</b>	<b>100%</b>	<b>11,177</b>	<b>100%</b>



### Maturity of issued covered bonds – June 2021

Maturity of Issued Covered Bonds	Total	
	€/mn	%
< 12 months	30	0.4%
12 - 60 months	5,603	68.5%
12 - 36 months	2,954	36.1%
36 - 60 months	2,649	32.4%
60 - 120 months	1,991	24.3%
> 120 months	558	6.8%
<b>Total</b>	<b>8,183</b>	<b>100%</b>



\* Without substitute cover (consists of bonds)

\*\* Without consideration of the repayment

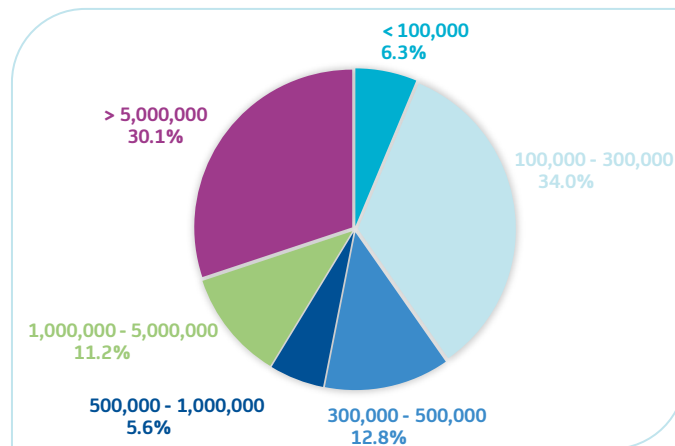


# Mortgage Cover Pool

## Assets Volume\* Breakdown

Mortgage CB

Volume Breakdown by Size of Mortgages	Total		Commercial		Residential	
	€/mn	Number	€/mn	Number	€/mn	Number
< 300,000	6,059	44,507	73	527	5,983	43,980
< 100,000	944	16,529	11	188	934	16,341
100,000 - 300,000	5,115	27,978	62	339	5,049	27,639
300,000 - 5,000,000	4,468	7,388	515	453	3,955	6,935
300,000 - 500,000	1,933	5,283	54	139	1,880	5,144
500,000 - 1,000,000	843	1,264	96	134	748	1,130
1,000,000 - 5,000,000	1,692	841	365	180	1,327	661
> 5,000,000	4,523	211	3,285	110	1,239	101
<b>Total</b>	<b>15,050</b>	<b>52,106</b>	<b>3,873</b>	<b>1,090</b>	<b>11,177</b>	<b>51,016</b>





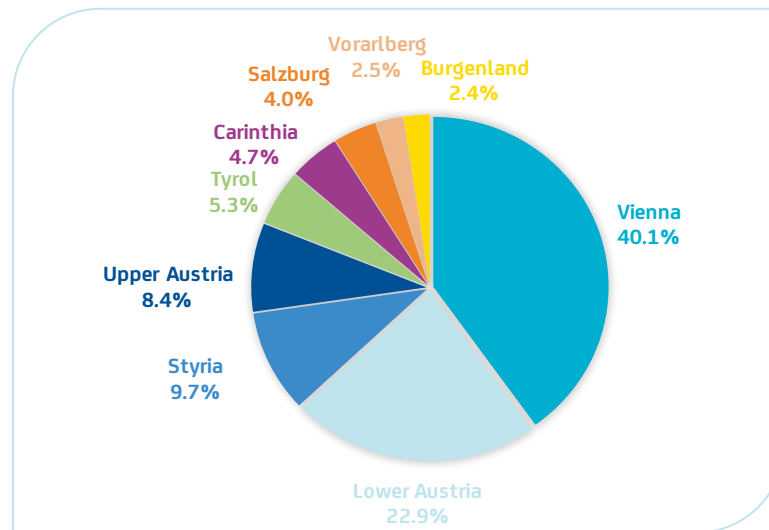
# Mortgage Cover Pool

## Regional Breakdown\* of Mortgages in Austria

Mortgage CB

### Regional Breakdown Austria – June 2021

Regional Breakdown Austria	Total	
	€/mn	%
Vienna	6,036	40.1%
Lower Austria	3,444	22.9%
Styria	1,464	9.7%
Upper Austria	1,258	8.4%
Tyrol	801	5.3%
Carinthia	707	4.7%
Salzburg	602	4.0%
Vorarlberg	369	2.5%
Burgenland	368	2.4%
<b>Total Austria</b>	<b>15,050</b>	<b>100%</b>



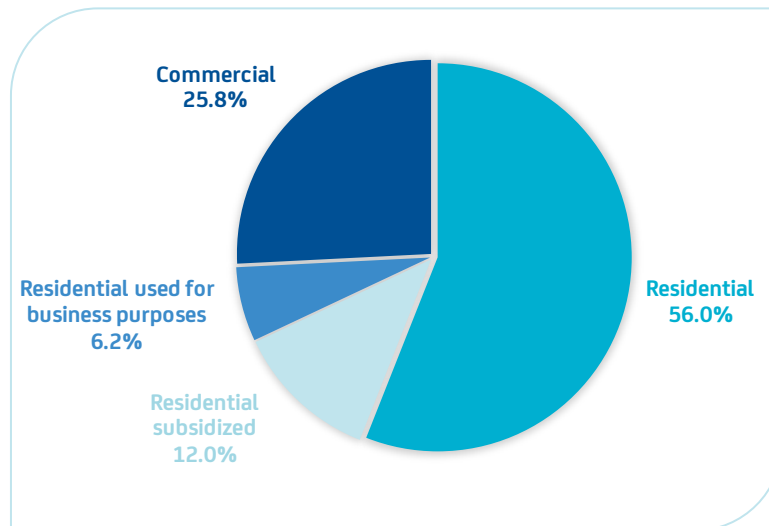
# Mortgage Cover Pool

## Breakdown\* by Type of Use and LTV

Mortgage CB

### Breakdown by type of use – June 2021

Mortgages Breakdown by Type of Use	Total	
	€/mn	Number
Residential	8,430	47,872
Residential subsidized	1,810	2,028
Residential used for business purposes	937	1,116
Commercial	3,873	1,090
thereof Office	1,580	171
thereof Trade	1,033	58
thereof Tourism	398	140
thereof Agriculture	60	292
thereof mixed Use / Others	802	429
<b>Total</b>	<b>15,050</b>	<b>52,106</b>



	Residential	Commercial	Total
Total	11,177	3,873	15,050
Weighted Average LTV	49.0%	48.5%	48.9%

\* Without substitute cover (consists of bonds)  
LTV = Loan-to-Value (ratio)



# Mortgage Cover Pool

## Breakdown\* by Type of Use

- Bank Austria's Mortgage **Cover Pool Value** accounts for **€ 15,050 mn** as of 30 June 2021 (without substitute cover)
- **All mortgages in cover pool are located in Austria**
  - The main concentration is in the City of Vienna (40.1%) and the state of Lower Austria (22.9%)
- **Breakdown of cover pool by type of use:**
  - 74.2% residential real estate (thereof 12.0% subsidized)
  - 25.8% commercial real estate, of which:
    - Office 10.6%
    - Trade 6.9%
    - Tourism 2.6%
    - Other / Mixed use 5.7%



# Agenda

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Public Sector Covered Bonds of Bank Austria

Mortgage Covered Bonds of Bank Austria

**Fundierte Bankschuldverschreibungen**



# Executive Summary Bank Austria

## Cover Pool of "Fundierte Bankschuldverschreibungen"

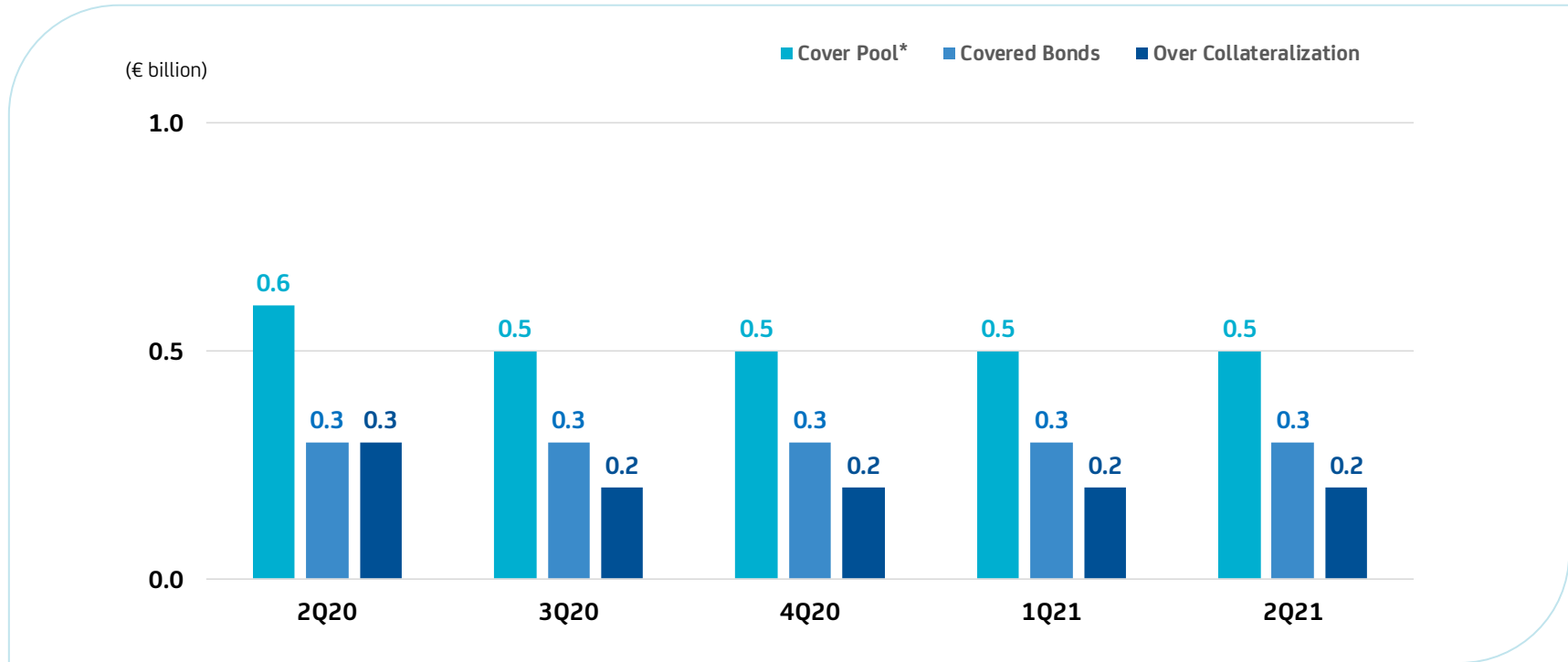
- The cover pool of "Fundierte Bankschuldverschreibungen" includes **only mortgages from member states of the European Economic Area and Switzerland**
- Borrowers are mostly Austrian and international real estate companies, respectively their local subsidiaries
- Cover Pool Volume\* as of **30 June 2021** amounts to **€ 471 mn**
- Average volume of loans is approx. **€ 6.5 mn**
- Average seasoning is **8.0 years**
- Currently, there is no rating by a rating agency



# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Yearly development

Fundierte Bank-SV



# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Parameters of Cover Pool\* and Issues

Fundierte Bank-SV

<i>Parameters of Cover Pool</i>	<i>2Q21</i>
Weighted Average Life (in years incl. Amortization)	2.6
Contracted Weighted Average Life (in years)	3.2
Average Seasoning (in years)	8.0
Total Number of Loans	72
Total Number of Debtors	53
Total Number of Mortgages	85
Average Volume of Loans (in €/mn)	6.5
Stake of 10 Biggest Loans	71.1%
Stake of 10 Biggest Debtors	74.2%
Stake of Bullet Loans	2.4%
Stake of Fixed Interest Loans	47.2%
Amount of Loans 90 Days Overdue (in €/mn)	-
Average Interest Rate	1.7%

<i>Parameters of Issues</i>	<i>2Q21</i>
Total Number	1
Average Residual Maturity (in years)	1.5
Average Volume (in €/mn)	250.0

- Total Value of the Cover Pool\* as of **30 June 2021** (€-equivalent):  
**471 mn**
  - thereof in €: 471 mn (100%)

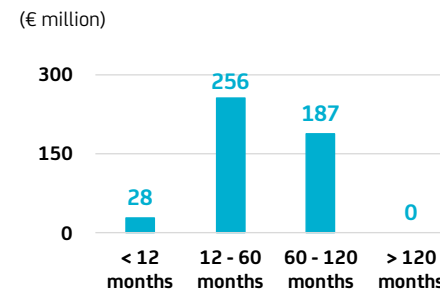


# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Maturity Structure of Cover Pool\* and Issues

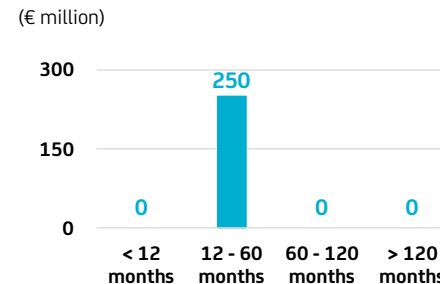
### Maturity of assets in the cover pool – June 2021

Maturity of Assets in the Cover Pool**	Total	
	€/mn	%
< 12 months	28	6.0%
12 - 60 months	256	54.2%
12 - 36 months	195	41.3%
36 - 60 months	61	12.9%
60 - 120 months	187	39.8%
> 120 months	0	0.0%
<b>Total</b>	<b>471</b>	<b>100%</b>



### Maturity of issued covered bonds – June 2021

Maturity of Issued Covered Bonds	Total	
	€/mn	%
< 12 months	0	0.0%
12 - 60 months	250	100.0%
12 - 36 months	250	100.0%
36 - 60 months	0	0.0%
60 - 120 months	0	0.0%
> 120 months	0	0.0%
<b>Total</b>	<b>250</b>	<b>100%</b>



\* Including substitute cover

\*\* Without consideration of repayment





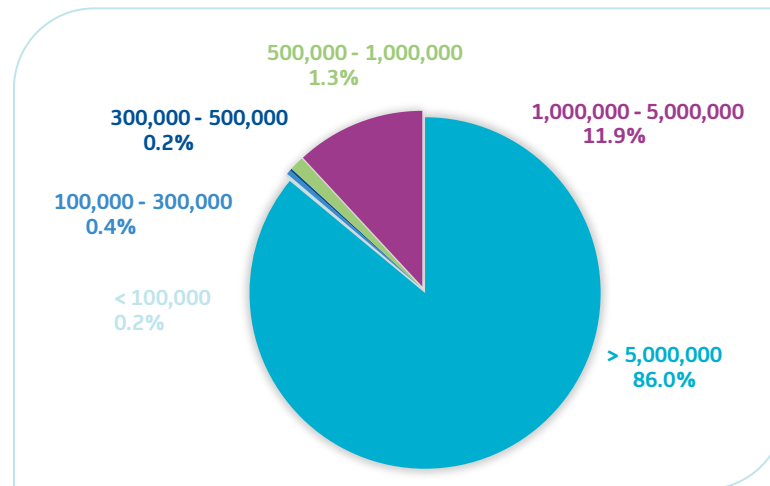
# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Assets Volume\* Breakdown

Fundierte Bank-SV

### Volume Breakdown by Size of Mortgages – June 2021

Volume Breakdown by Size of Loans	Total	
	€/mn	Number
< 300,000	3	19
< 100,000	1	9
100,000 - 300,000	2	10
300,000 - 5,000,000	63	35
300,000 - 500,000	1	4
500,000 - 1,000,000	6	8
1,000,000 - 5,000,000	56	23
> 5,000,000	405	18
<b>Total</b>	<b>471</b>	<b>72</b>



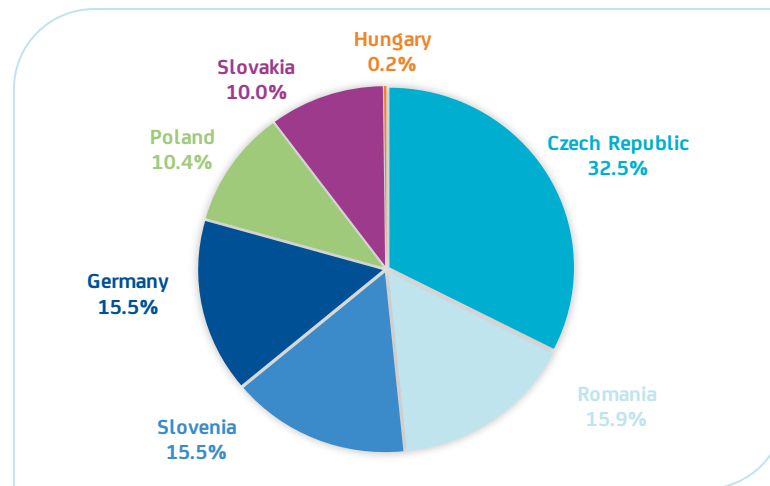
# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Regional Breakdown of Mortgages in EU\*

Fundierte Bank-SV

### Regional Breakdown EU – June 2021

Regional Breakdown EU	Total	
	€/mn	%
Austria	0	0.0%
Czech Republic	153	32.5%
Romania	75	15.9%
Slovenia	73	15.5%
Germany	73	15.5%
Poland	49	10.4%
Slovakia	47	10.0%
Hungary	1	0.2%
<b>Total EU</b>	<b>471</b>	<b>100%</b>



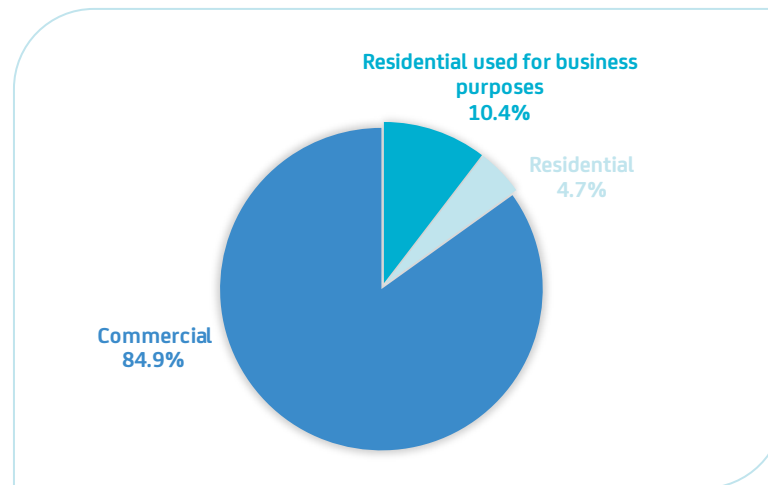
# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Breakdown by Type of Use\*

Fundierte Bank-SV

### Breakdown by type of use – June 2021

Mortgages Breakdown by Type of Use	Total	
	€/mn	Number
Residential used for business purposes	49	35
Residential	22	17
Commercial	400	33
thereof Office	150	9
thereof Trade	208	18
thereof Tourism	14	1
thereof Agriculture	0	0
thereof mixed Use / Others	28	5
<b>Total</b>	<b>471</b>	<b>85</b>



# Cover Pool of "Fundierte Bankschuldverschreibungen"

## Breakdown by Type of Use

- Bank Austria's Mortgage **Cover Pool Value** accounts for **€ 471** mn as of 30 June 2021 (incl. substitute cover)
- **All mortgages in cover pool are located outside Austria**
  - Main concentration in Czech Republic (32.5%) and Romania (15.9%)
- **Breakdown of cover pool by type of use:**
  - 15.1% residential real estate (thereof 0% subsidized)
  - 84.9% commercial real estate, divided as follows:
    - Office 31.8%
    - Trade 44.2%
    - Tourism 3.0%
    - Other / Mixed use 5.9%



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## CFO Division

UniCredit Bank Austria AG, Vienna  
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