

Cover Pool of Covered Bonds

(as of 30 September 2022)

Bank Austria

Public Sector Covered Bonds / Mortgage Covered Bonds / Fundierte Bankschuldverschreibungen

Investor Relations

Vienna, November 2022

Empowering
Communities to Progress.



Agenda

- 1 **Public Sector Covered Bonds of Bank Austria**
- 2 **Mortgage Covered Bonds of Bank Austria**
- 3 **Fundierte Bankschuldverschreibungen**





1

Public Sector Covered Bonds of Bank Austria

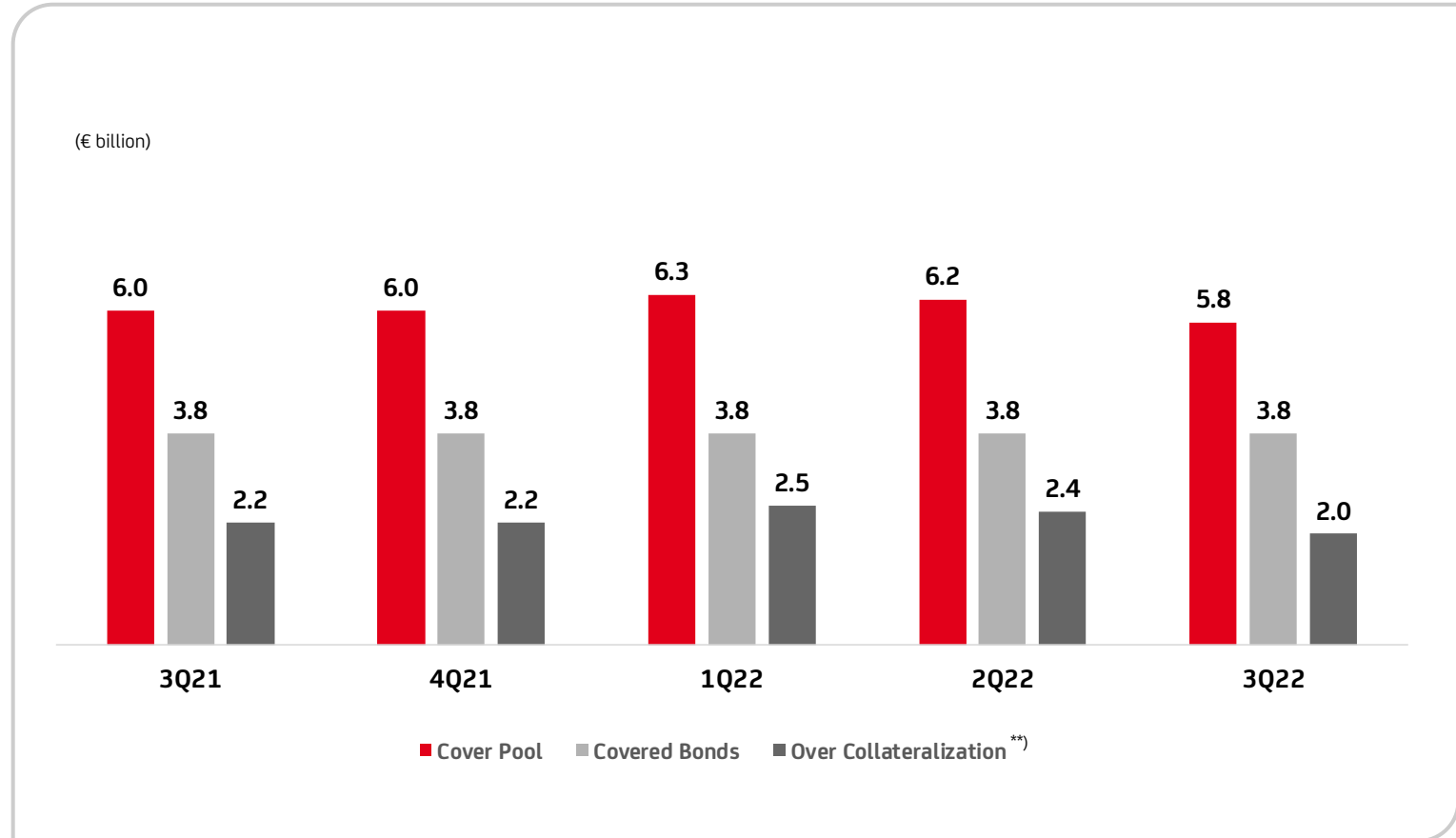


Public Sector Cover Pool Overview and Yearly Development

**Total Value of the Cover Pool as of
30 September 2022
(€-equivalent): 5,838 million**

- thereof in €: 5,124 million (87.8%)
- thereof in CHF: 116 million (2.0%)
- thereof public sector bonds (€-equivalent): 598 million (10.2%)

- Focus on **purely Austrian claims**
- **Moody's-Rating: Aaa**
- **ECBC Covered Bond Label^{*)}**



^{*)} <https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>

^{**)} Contains 2% legal overcollateralisation of the notional amount of the covered bonds



Public Sector Cover Pool

Parameters of Cover Pool and Issues

Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	8.6
Contracted Weighted Average Life (in years)	13.5
Average Seasoning (in years)	7.3
Total Number of Loans	4,745
Total Number of Debtors	2,245
Total Number of Guarantors	301
Average Volume of Loans (€ million)	1.2
Stake of 10 Biggest Loans	21.2%
Stake of 10 Biggest Guarantors	36.0%
Stake of Bullet Loans	33.4%
Stake of Fixed Interest Loans	54.1%
Average Interest Rate	1.3%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquidity Buffer

Covered Liquidity buffer requirement (€ million)	0.0
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Parameters of Issues

Total Number	27
Average Residual Maturity (in years)	2.8
Average Volume (€ million)	140.1

The valuation method for the cover assets is in accordance with § 6 (4) PfandBG

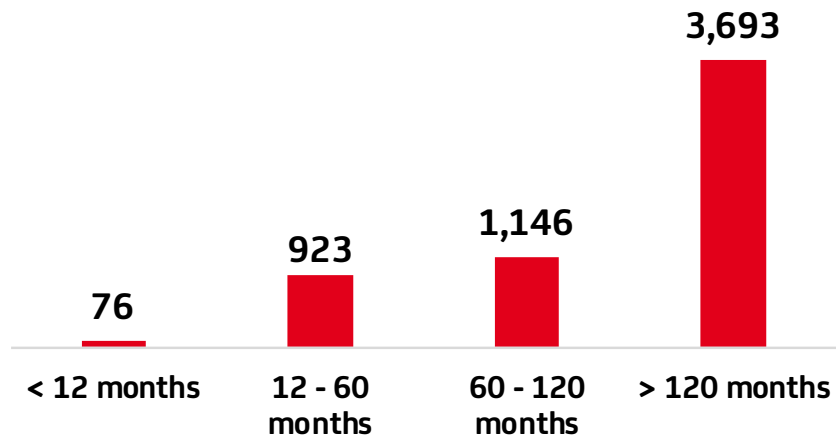


Public Sector Cover Pool

Maturity Structure of Cover Pool and Issues

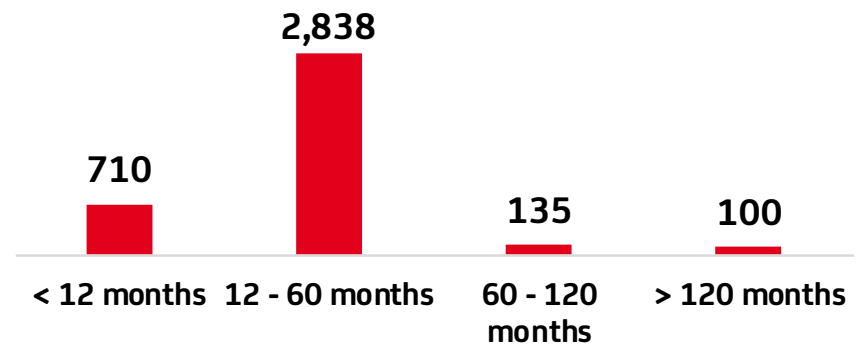
Maturity of assets in the cover pool^{*)}

(€ million)



Maturity of issued covered bonds^{**)}

(€ million)



^{*)} Without consideration of the repayment

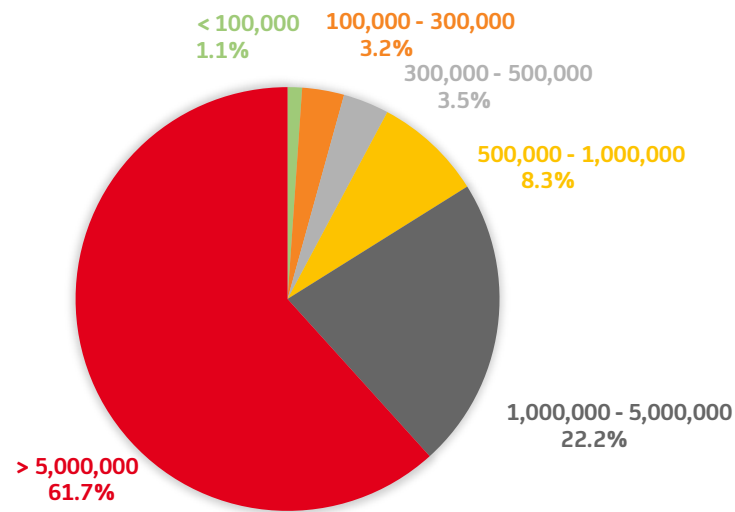
^{**)} A list of Pfandbriefe and covered bonds of UniCredit Bank Austria AG (including the ISINs of all issues and information on the soft/hard bullet structure) can be found on the Covered Bond Label website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>). The base prospectus for the EMTN program, including the conditions of a potential postponement of maturity, is available on the UniCredit Bank Austria website (<https://www.bankaustria.at/en/about-us-issues-under-base-prospectuses-base-prospectuses.jsp>). A list of covered bonds with the designation "European Covered Bonds (Premium)" can be found on the website of the Austrian Financial Market Authority (<https://www.fma.gv.at/en/banks/fma-disclosure/other-disclosure-items/>).



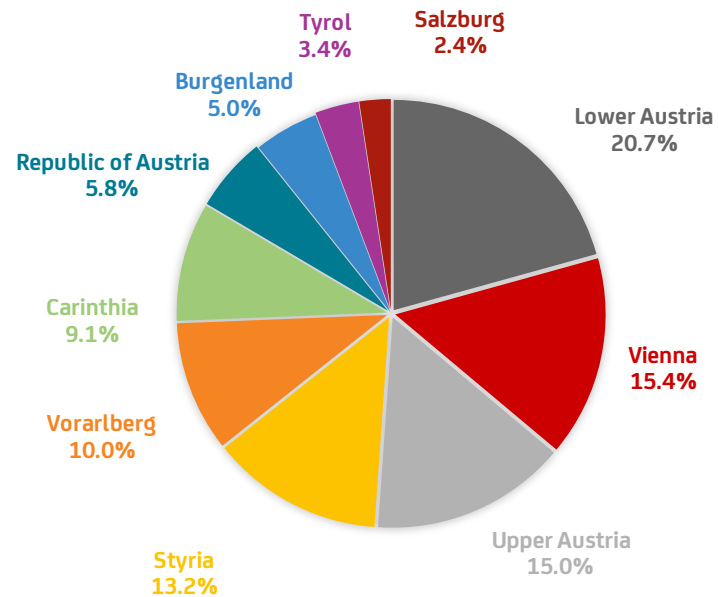
Public Sector Cover Pool

Breakdown of Assets by Size, Region and Type of Debtor / Guarantor

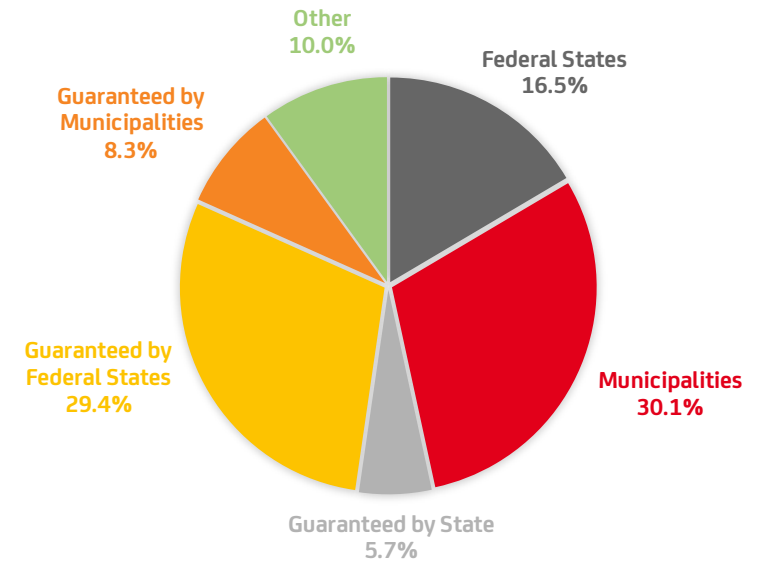
Breakdown by size of assets



Regional breakdown Austria^{*)}



Breakdown by type of debtor/guarantor



^{*)} Considering Guarantors





2

Mortgage Covered Bonds of Bank Austria



Mortgage Cover Pool

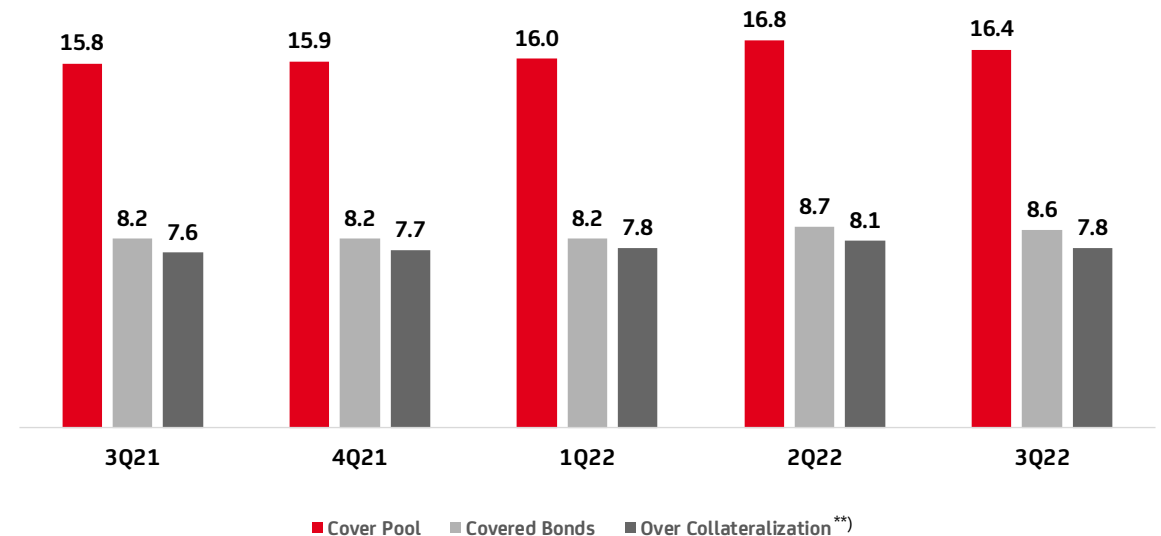
Overview and Yearly development

Total Value of the Cover Pool as of 30 September 2022
(€-equivalent): **16,413 million**

- thereof in €: 15,710 million (95.7%)
- thereof in CHF: 703 million (4.3%)

- Focus on **Austrian mortgages**
- **Moody's-Rating: Aaa**
- **ECBC Covered Bond Label^{*)}**
- **Decrease of total value of CHF cover assets** over the last six years (3Q16: € 1,523 million – 3Q22: € 703 million; no new CHF assets since 2010)

(€ billion)



^{*)} <https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>

^{**)} Contains 2% legal overcollateralisation of the notional amount of the covered bonds



Mortgage Cover Pool

Parameters of Cover Pool and Issues

Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	10.0
Contracted Weighted Average Life (in years)	17.1
Average Seasoning (in years)	6.1
Total Number of Loans	62,459
Total Number of Debtors	54,435
Total Number of Mortgages	57,253
Average Volume of Loans (€ million)	0.3
Stake of 10 Biggest Loans	9.4%
Stake of 10 Biggest Debtors	10.1%
Stake of Bullet Loans	19.6%
Stake of Fixed Interest Loans	39.5%
Average Interest Rate	1.3%
Average Loan-to-Value	48.9%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquidity Buffer

Covered Liquidity buffer requirement (€ million)	0.0
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Parameters of Issues

Total Number	72
Average Residual Maturity (in years)	4.1
Average Volume (€ million)	120.1

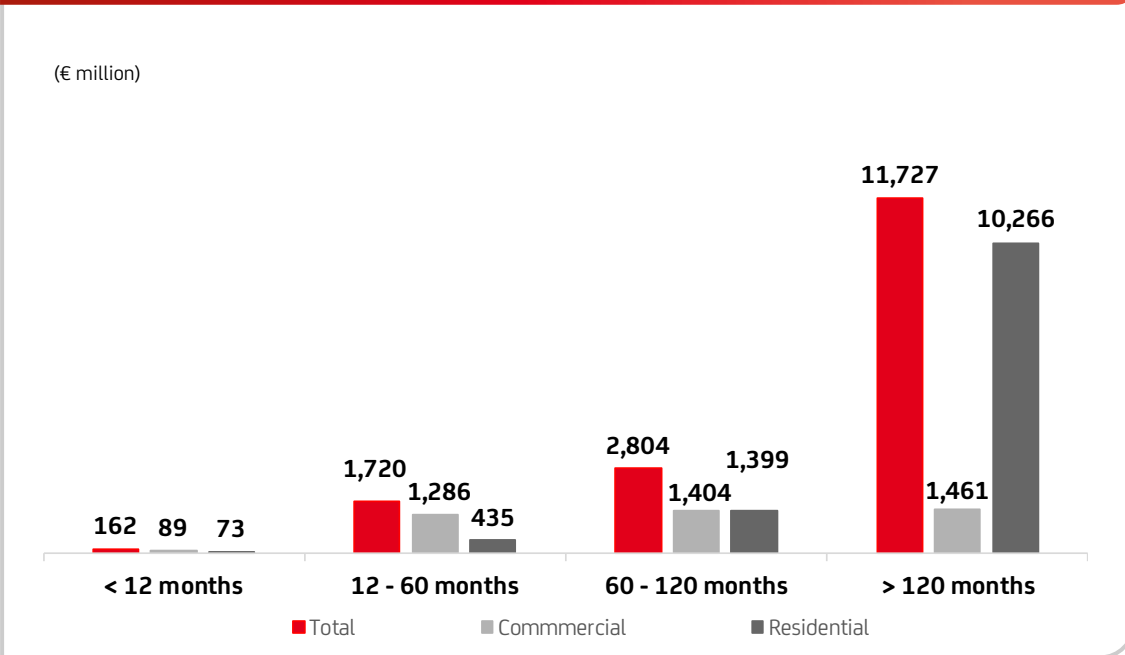
The valuation method for the cover assets is in accordance with § 6 (4) PfandBG



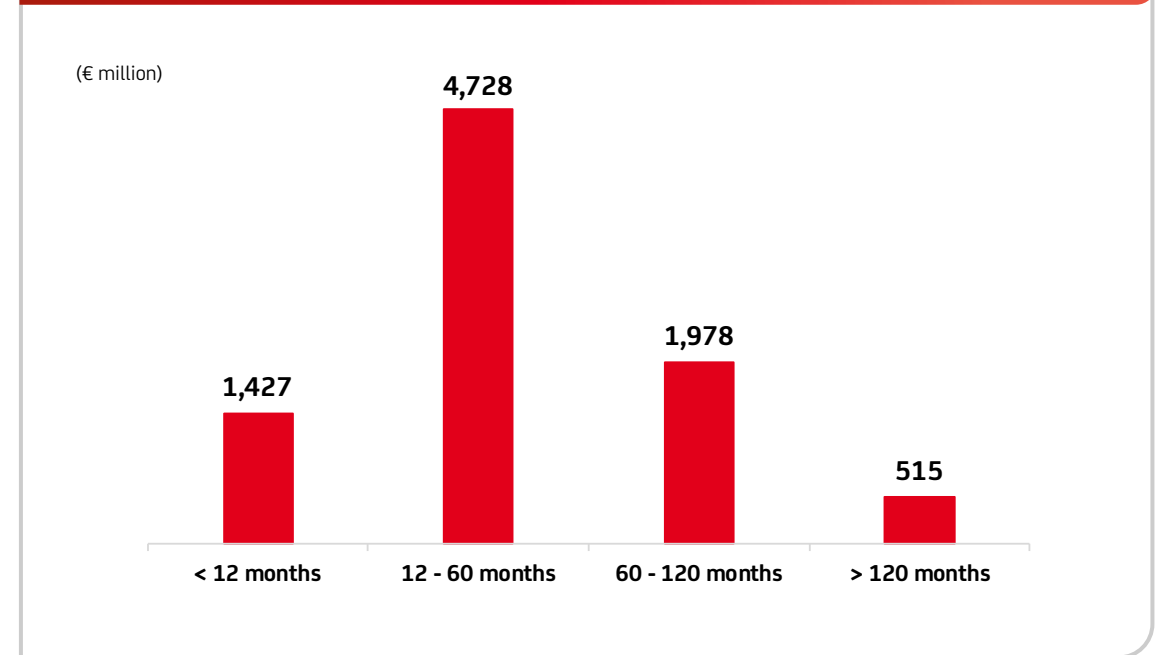
Mortgage Cover Pool

Maturity Structure of Cover Pool and Issues

Maturity of assets in the cover pool^{*)}



Maturity of issued covered bonds^{**)}



^{*)} Without consideration of the repayment

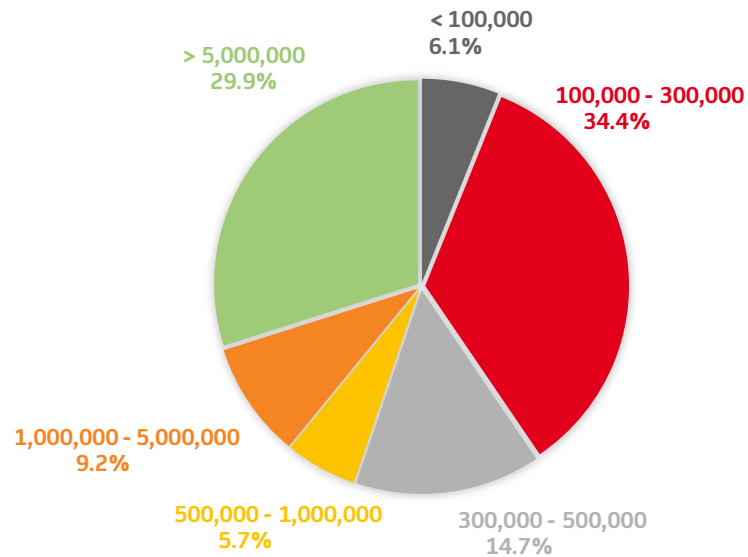
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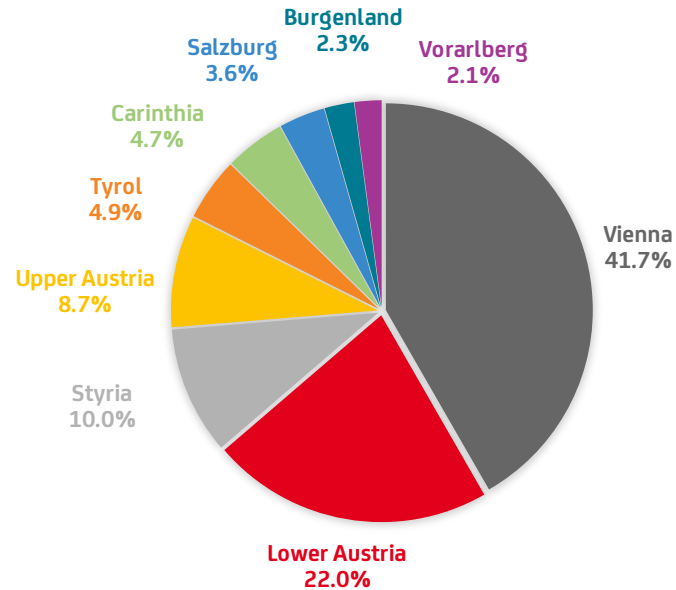
Mortgage Cover Pool

Breakdown of Mortgages by Size, Region and Type of Use

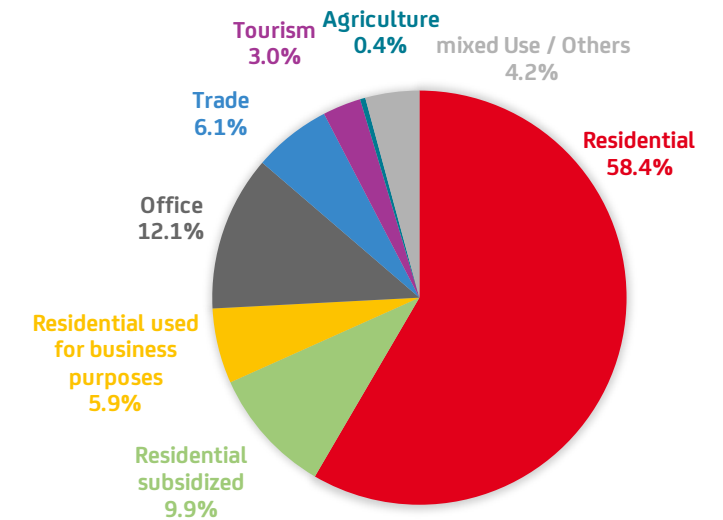
Breakdown by size of assets



Regional breakdown Austria



Breakdown by type of use





3

Fundierte Bankschuldverschreibungen



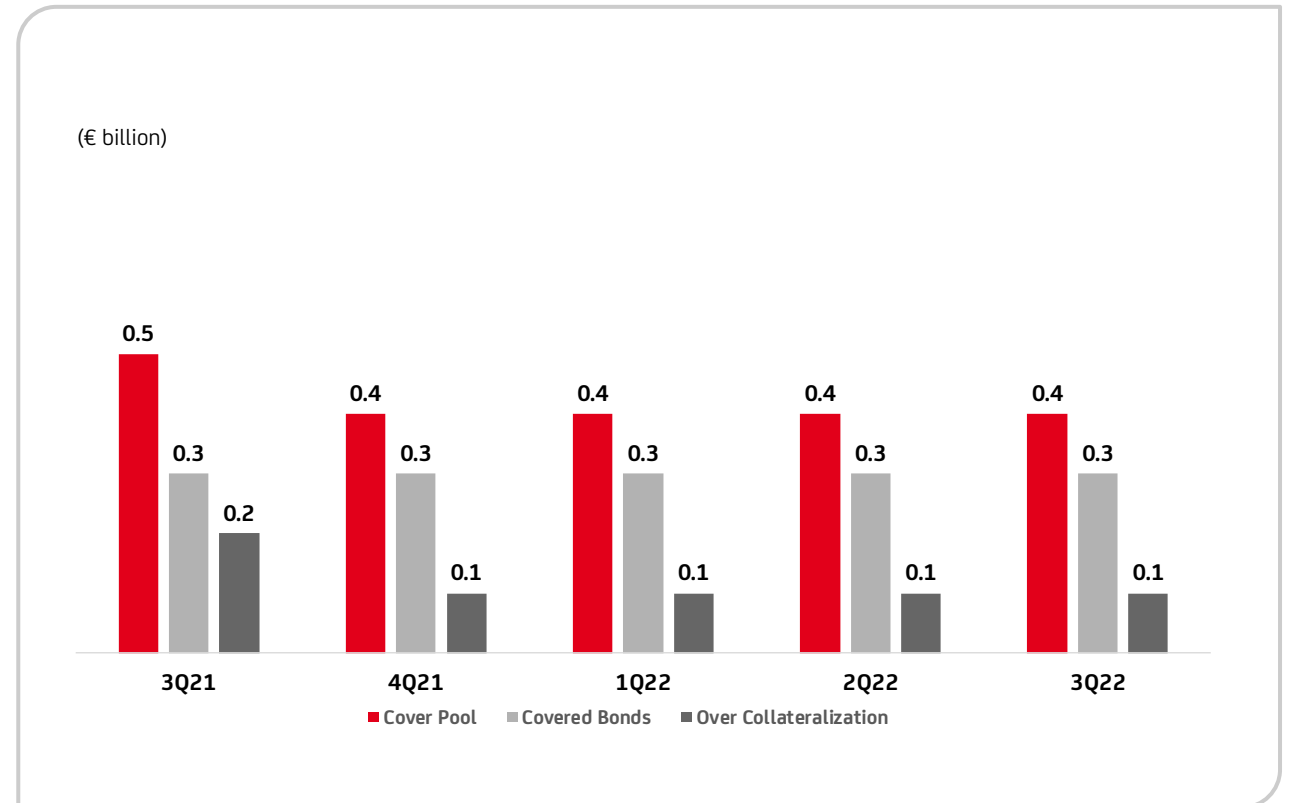
Cover Pool of „Fundierte Bankschuldverschreibungen“

Overview and Yearly development

Total Value of the Cover Pool as of 30 September 2022 (€-equivalent): 388 million

○ thereof in €: 388 million (100%)

- 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
- Currently, there is no rating by a rating agency



Cover Pool of „Fundierte Bankschuldverschreibungen“

Details of Cover Pool and Issues

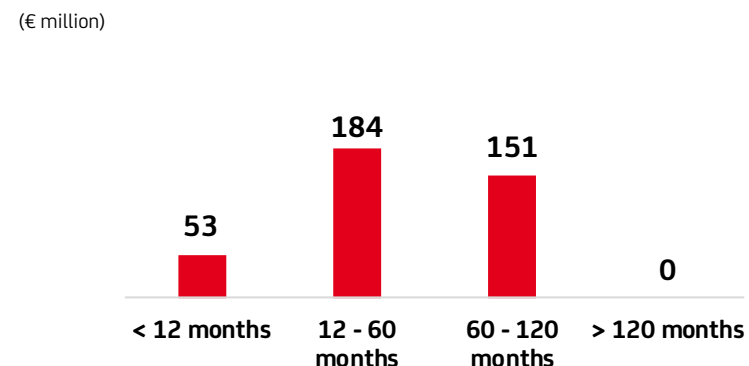
Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	2.4
Contracted Weighted Average Life (in years)	3.8
Average Seasoning (in years)	9.4
Total Number of Loans	36
Total Number of Debtors	22
Total Number of Mortgages	38
Average Volume of Loans (€ million)	10.8
Stake of 10 Biggest Loans	80.8%
Stake of 10 Biggest Debtors	83.3%
Stake of Bullet Loans	23.5%
Stake of Fixed Interest Loans	51.5%
Average Interest Rate	2.0%

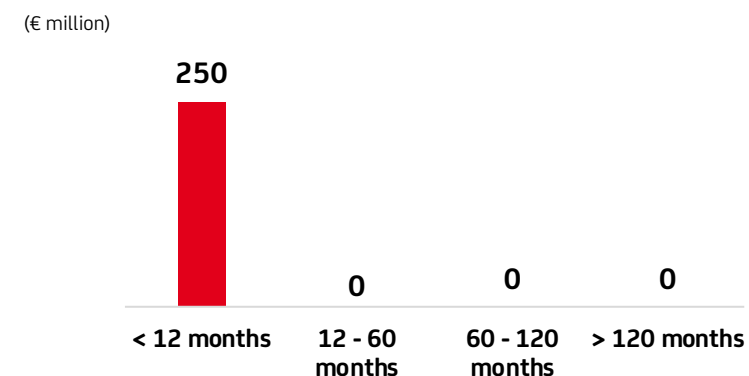
Parameters of Issues

Total Number	1
Average Residual Maturity (in years)	0.2
Average Volume (€ million)	250.0

Maturity of assets in the cover pool^{*)}



Maturity of issued covered bonds



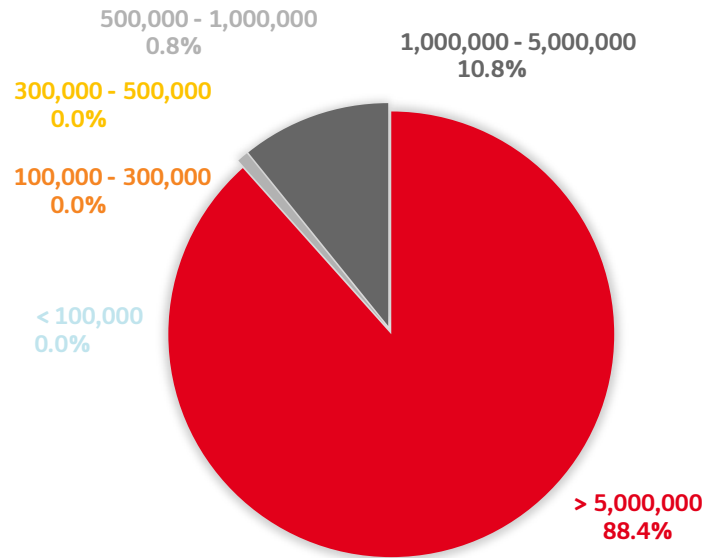
^{*)} Without consideration of repayment



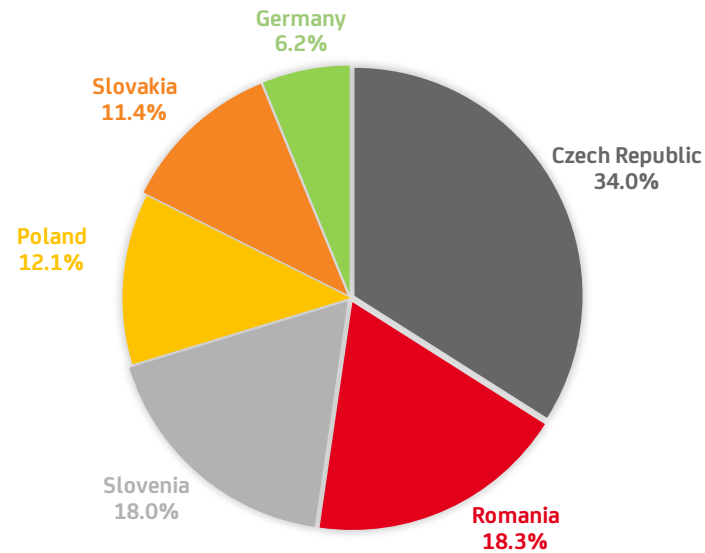
Cover Pool of „Fundierte Bankschuldverschreibungen“

Breakdown of Mortgages by Size, Region and Type of Use

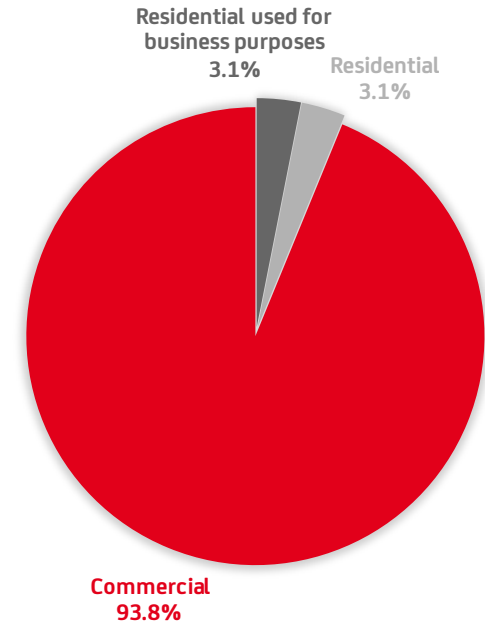
Breakdown by size of mortgages



Regional breakdown EU



Breakdown by type of use



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Impressum

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as of November 2022

