

Cover Pool of Covered Bonds

(as of 31 March 2023)

Bank Austria

Mortgage Covered Bonds / Public Sector Covered Bonds

Investor Relations

Vienna, May 2023

Empowering
Communities to Progress.

 **Bank Austria**
Member of  **UniCredit**

Agenda

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





1

Mortgage Covered Bonds of Bank Austria



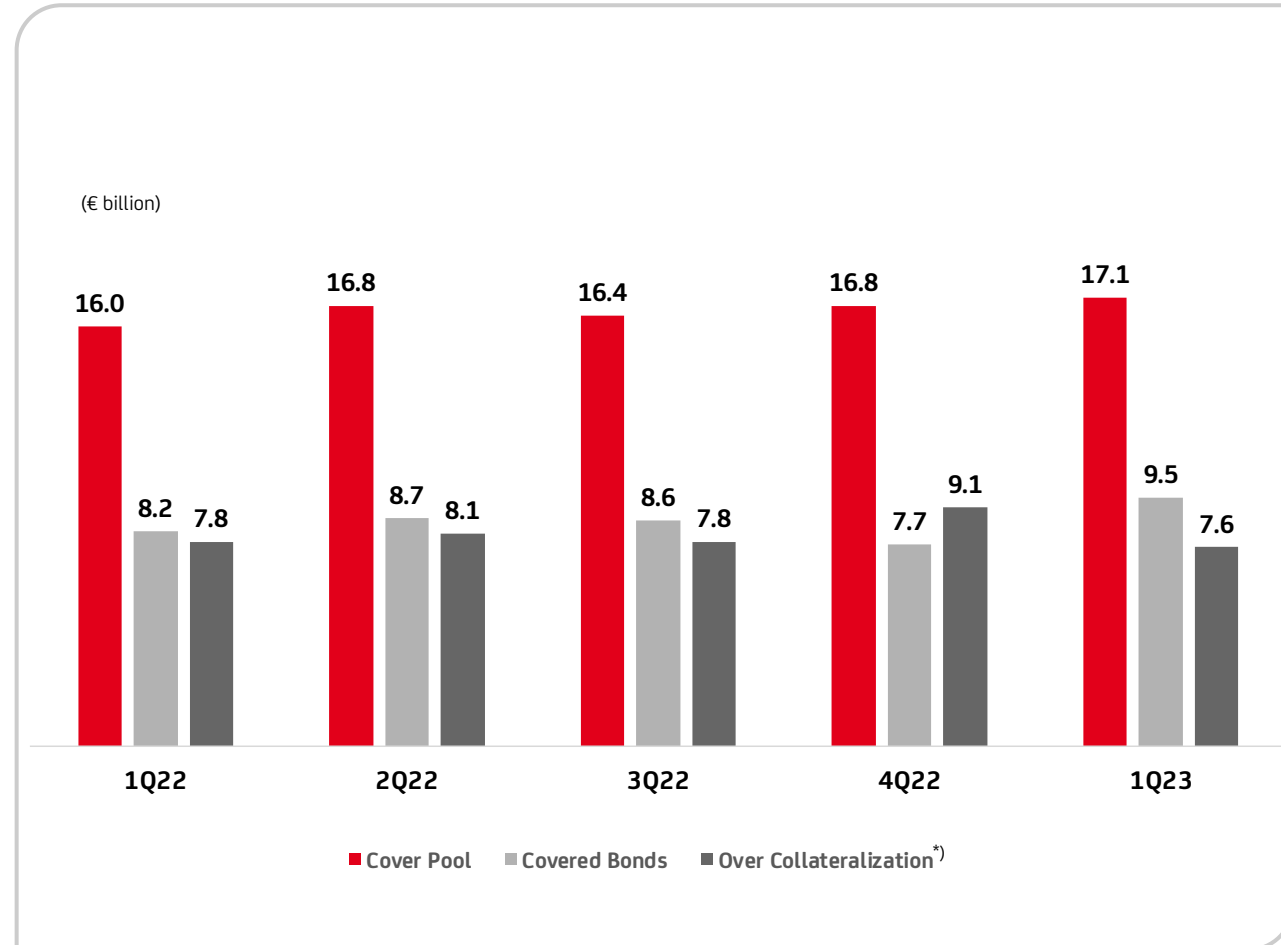
Mortgage Cover Pool

Overview and Yearly development

Total Value of the Cover Pool (Primary Coverage) as of 31 March 2023 (€-equivalent): 17,135 million

- thereof in €: 16,510 million (96.4%)
- thereof in CHF: 625 million (3.6%)

- 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 (1Q17: € 1,453 million – 1Q23: € 625 million; no new CHF assets since 2010)



^{*)} Contains 2% legal overcollateralisation of the notional amount of the covered bonds, the remaining part is not bound

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



Mortgage Cover Pool

Parameters of Cover Pool and Issues

Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	10.3
Contracted Weighted Average Life (in years)	17.0
Average Seasoning (in years)	6.1
Total Number of Loans	64,577
Total Number of Debtors	56,226
Total Number of Properties	48,915
Average Volume of Loans (€ million)	0.3
Stake of 10 Biggest Loans	9.0%
Stake of 10 Biggest Debtors	9.6%
Stake of Bullet Loans	21.5%
Stake of Fixed Interest Loans	42.2%
Average Interest Rate	2.6%
Average Loan-to-Value	48.1%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquiditybuffer

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

Total Number	69
Average Residual Maturity (in years)	4.3

LTV = Loan-to-Value

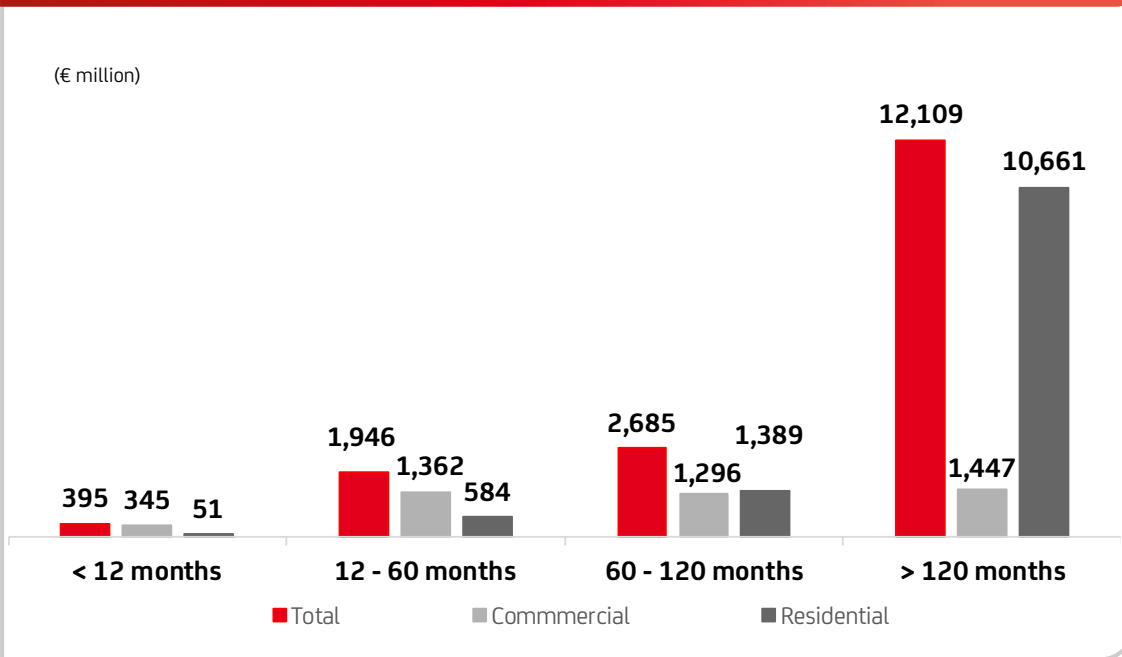
The valuation method for the cover assets is in accordance with § 6 (4) PfandBG



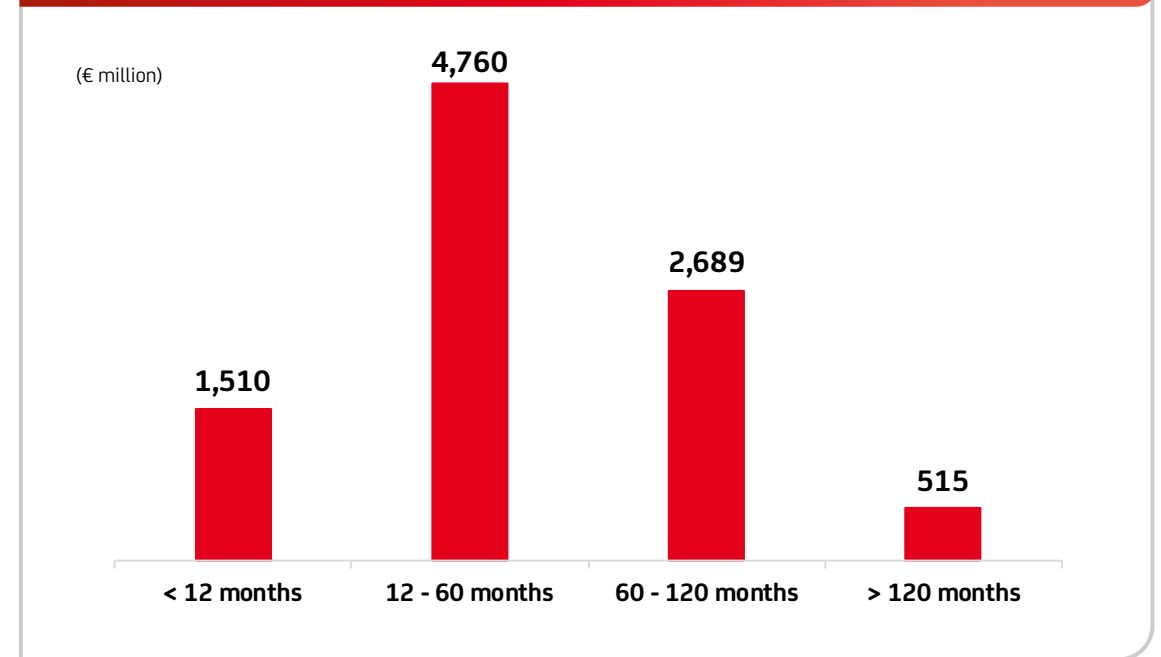
Mortgage Cover Pool

Maturity Structure of Cover Pool and Issues

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



Maturity of issued covered bonds^{**)}



^{*)} Without consideration of the repayment

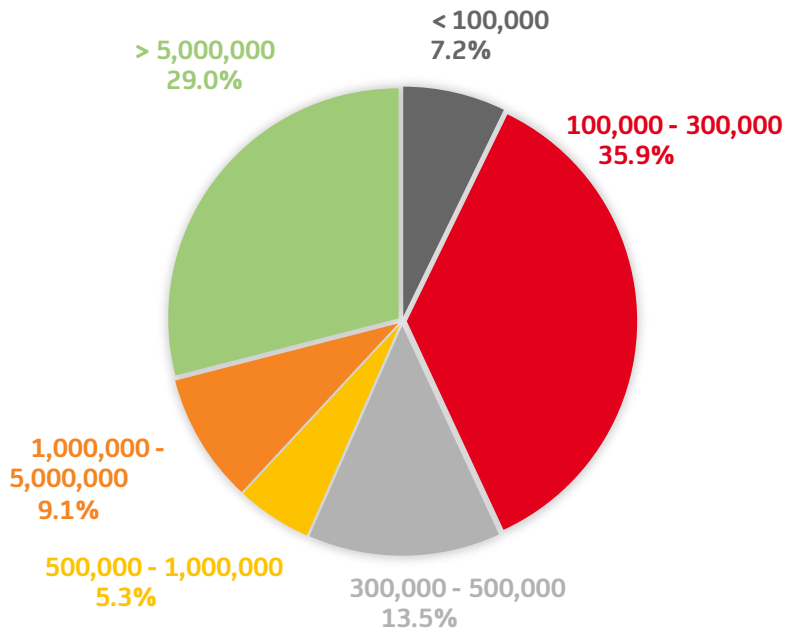
^{**)} A list of Pfandbriefe and covered bonds of UniCredit Bank Austria AG (including the ISINs of all issues and information on the soft/hard bullet structure) can be found on the Covered Bond Label website (<https://www.coveredbondlabel.com/issuer/60-unicredit-bank-austria-ag>). The base prospectus 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/>).



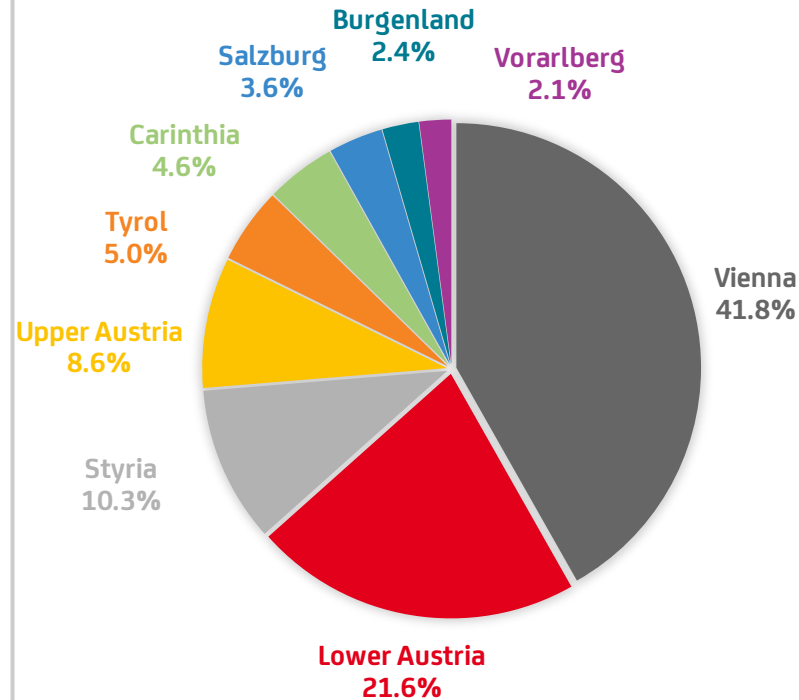
Mortgage Cover Pool

Breakdown of Mortgages by Size, Region and Type of Use

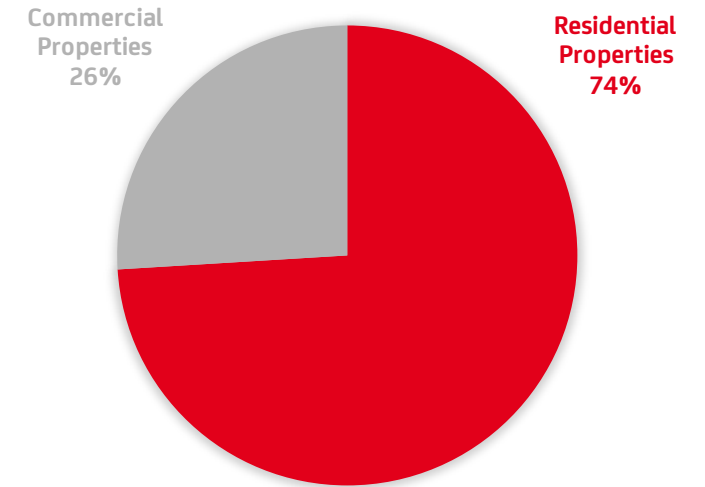
Breakdown by size of assets



Regional Breakdown Austria



Breakdown by type of use





2

Public Sector Covered Bonds of Bank Austria

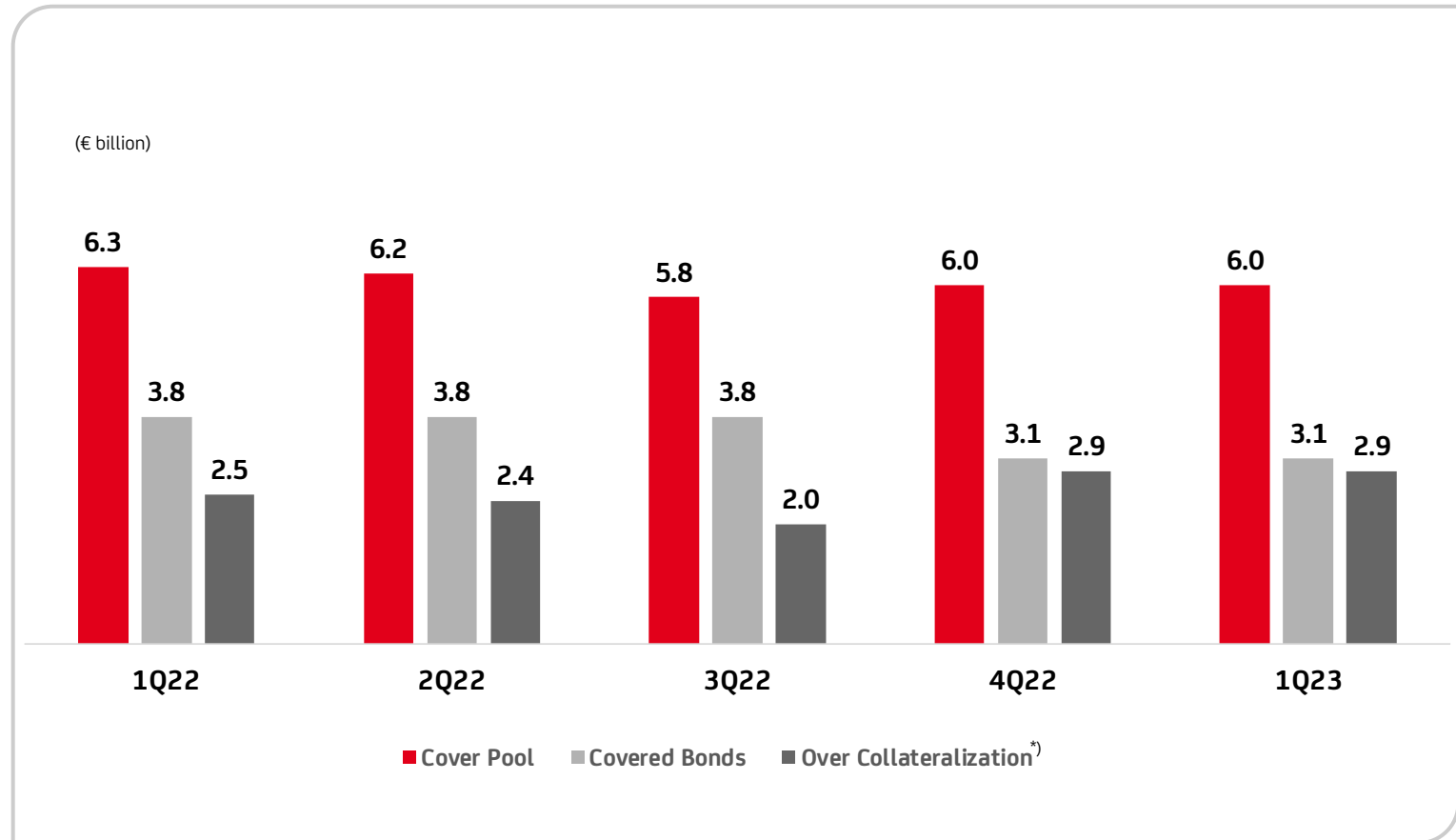


Public Sector Cover Pool

Overview and Yearly Development

Total Value of the Cover Pool (Primary Coverage) as of 31 March 2023 (€-equivalent): 6,038 million

- thereof in €: 5,348 million (88.6%)
- thereof in CHF: 106 million (1.7%)
- thereof public sector bonds (€-equivalent): 584 million (9.7%)
- Focus on **purely Austrian claims**
- **Moody's-Rating: Aaa**
- **ECBC Covered Bond Label**)**



^{*)} Contains 2% legal overcollateralisation of the notional amount of the covered bonds, the remaining part is not bound

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



Public Sector Cover Pool

Parameters of Cover Pool and Issues

Parameters of Cover Pool

Weighted Average Life (in years including Amortization)	9.1
Contracted Weighted Average Life (in years)	14.4
Average Seasoning (in years)	7.0
Total Number of Loans	4,555
Total Number of Debtors	2,174
Total Number of Guarantors	312
Average Volume of Loans (€ million)	1.3
Stake of 10 Biggest Loans	23.2%
Stake of 10 Biggest Guarantors	31.5%
Stake of Bullet Loans	32.0%
Stake of Fixed Interest Loans	58.3%
Average Interest Rate	2.3%
Stake of Defaulted Loans	0.0%
Stake of Loans 90 Days Overdue	0.0%

Liquiditybuffer

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

Total Number	25
Average Residual Maturity (in years)	2.8

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

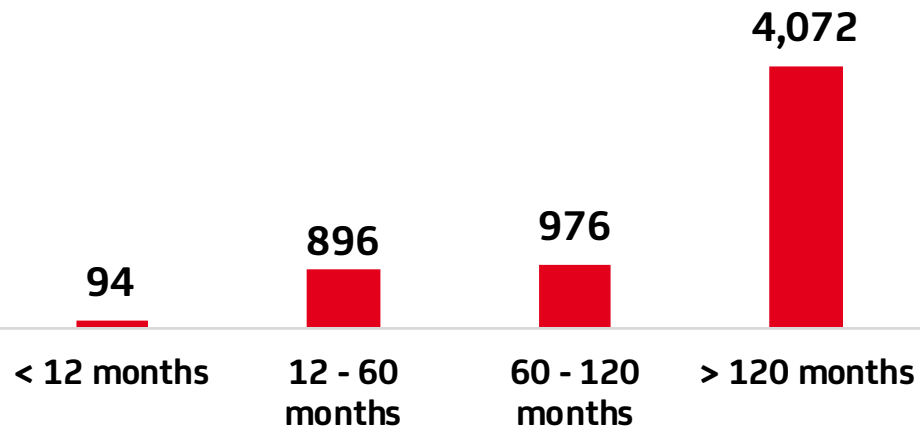


Public Sector Cover Pool

Maturity Structure of Cover Pool and Issues

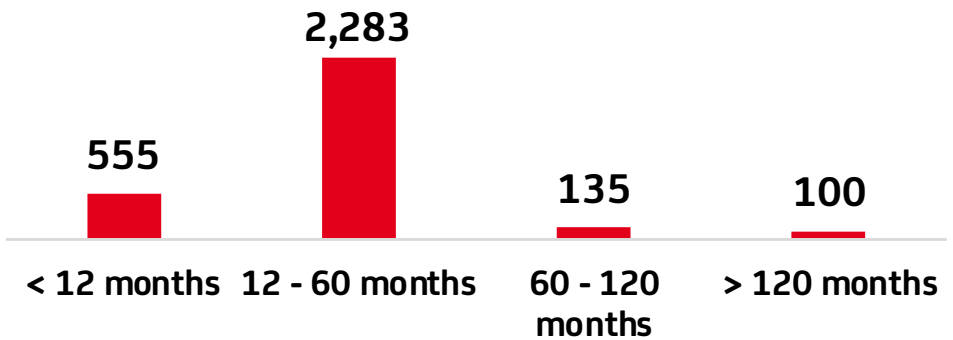
Maturity of assets in the cover pool^{*)}

(€ million)



Maturity of issued covered bonds^{**)}

(€ million)



^{*)} Without consideration of the repayment

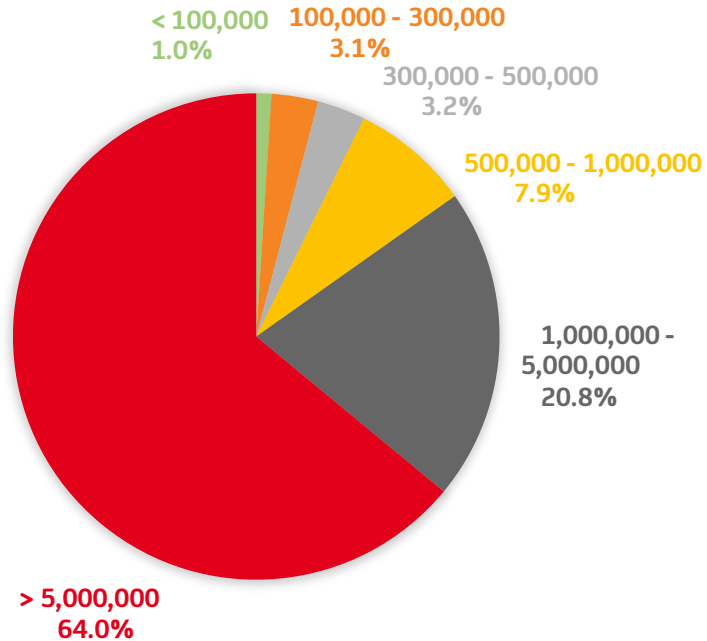
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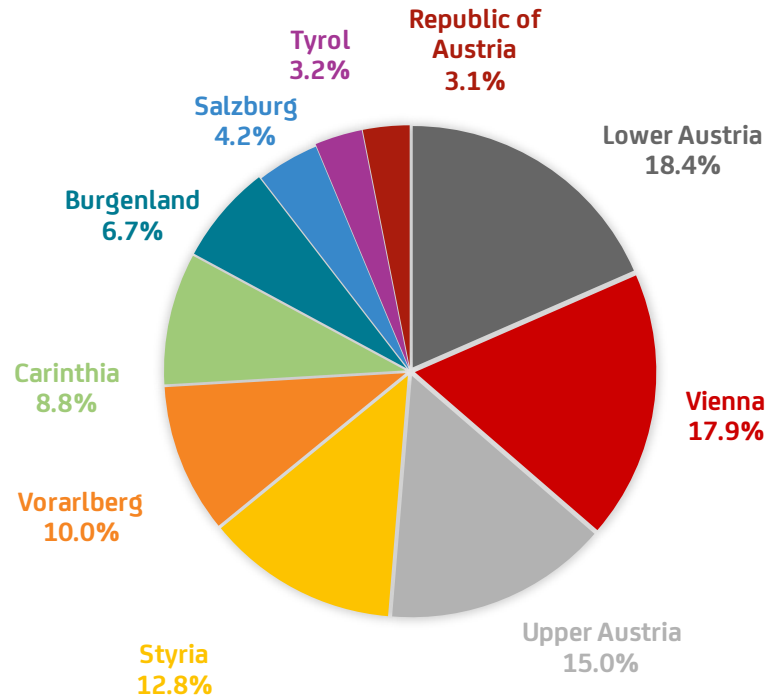
Public Sector Cover Pool

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

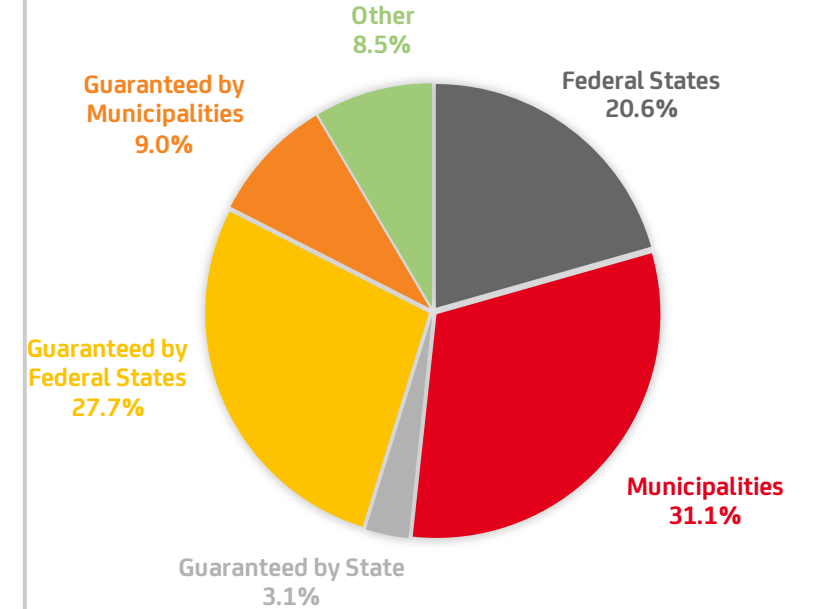
Breakdown by size of assets



Regional Breakdown Austria^{*)}



Breakdown by type of debtor/guarantor



^{*)} Considering Guarantors





Annex



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