

Austrian Transparency Template

Version 2022/11/09

Raiffeisen-Landesbank Steiermark AG Public Sector Programme (PfandBG 2022)

Reporting Date: 30/09/2024

Cut-off Date: 30/09/2024

Index

[Worksheet A: ATT General](#)

[Worksheet B1: ATT Mortgage Assets](#)

[Worksheet B2: ATT Public Sector Assets](#)

[Worksheet C: ATT Glossary](#)

[Worksheet D1: Bond List](#)

[Disclaimer](#)

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

Field Number	1. Basic Facts				
G.1.1.1	Country	Austria			
G.1.1.2	Issuer Name	Raiffeisen-Landesbank Steiermark AG			
G.1.1.3	Link to Issuer's Website	https://www.rlbstmk.at/investor-relations			
G.1.1.4	Cut-off date	30/09/2024			
OG.1.1.1	Optional information e.g. Contact names				
OG.1.1.2	Optional information e.g. Parent name				
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance (Y/N)	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	ND3			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	645			
G.3.1.2	Outstanding Covered Bonds	436			
OG.3.1.1	Cover Pool Size [NPV] (mn)	ND2			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	ND2			
OG.3.1.3	Coverage Requirements (\$9 PfandBG AT)	445			
OG.3.1.4	Coverage Requirements NPV (\$9 PfandBG AT)	ND2			
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,00%	46,08%	ND2	ND1
OG.3.2.1	OC (Coverage Requirements \$9 PfandBG AT in % of Outstanding CB)	2,23%	45,85%	ND2	ND1
OG.3.2.2	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.3	Optional information e.g. OC (NPV basis)				
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

3. Cover Pool Composition		Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	0			0,00%
G.3.3.2	Public Sector	645			100,00%
G.3.3.3	Shipping	0			0,00%
G.3.3.4	Substitute Assets	0			0,00%
G.3.3.5	Other	0			0,00%
G.3.3.6	Total	645			100,00%
OG.3.3.1			o/w [If relevant, please specify]		0,00%
OG.3.3.2			o/w [If relevant, please specify]		0,00%
OG.3.3.3			o/w [If relevant, please specify]		0,00%
OG.3.3.4			o/w [If relevant, please specify]		0,00%
OG.3.3.5			o/w [If relevant, please specify]		0,00%
OG.3.3.6			o/w [If relevant, please specify]		0,00%
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	8,4	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	67	ND1	10,42%	
G.3.4.3	1 - 2 Y	55	ND1	8,53%	
G.3.4.4	2 - 3 Y	48	ND1	7,40%	
G.3.4.5	3 - 4 Y	44	ND1	6,78%	
G.3.4.6	4 - 5 Y	39	ND1	6,08%	
G.3.4.7	5 - 10 Y	175	ND1	27,10%	
G.3.4.8	10+ Y	217	ND1	33,69%	
G.3.4.9	Total	645	0	100,00%	0,00%
OG.3.4.1			o/w 0-1 day	0,00%	
OG.3.4.2			o/w 0-0.5y	0,00%	
OG.3.4.3			o/w 0.5-1 y	0,00%	
OG.3.4.4			o/w 1-1.5y	0,00%	
OG.3.4.5			o/w 1.5-2 y	0,00%	
OG.3.4.6					
OG.3.4.7					
OG.3.4.8					
OG.3.4.9					
OG.3.4.10					

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	5,6	ND1		
G.3.5.2	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	10	ND1	2,24%	
G.3.5.4	1 - 2 Y	30	ND1	6,88%	
G.3.5.5	2 - 3 Y	18	ND1	4,13%	
G.3.5.6	3 - 4 Y	250	ND1	57,37%	
G.3.5.7	4 - 5 Y	0	ND1	0,00%	
G.3.5.8	5 - 10 Y	40	ND1	9,18%	
G.3.5.9	10+ Y	88	ND1	20,19%	
G.3.5.10	Total	436	0	100,00%	0,00%
OG.3.5.1	o/w 0-1 day			0,00%	
OG.3.5.2	o/w 0-0.5y			0,00%	
OG.3.5.3	o/w 0.5-1 y			0,00%	
OG.3.5.4	o/w 1-1.5y			0,00%	
OG.3.5.5	o/w 1.5-2 y			0,00%	
OG.3.5.6					
OG.3.5.7					
OG.3.5.8					
OG.3.5.9					
OG.3.5.10					
6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	645	ND2	100,00%	
G.3.6.2	AUD	0	ND2	0,00%	
G.3.6.3	BRL	0	ND2	0,00%	
G.3.6.4	CAD	0	ND2	0,00%	
G.3.6.5	CHF	0	ND2	0,00%	
G.3.6.6	CZK	0	ND2	0,00%	
G.3.6.7	DKK	0	ND2	0,00%	
G.3.6.8	GBP	0	ND2	0,00%	
G.3.6.9	HKD	0	ND2	0,00%	
G.3.6.10	ISK	0	ND2	0,00%	
G.3.6.11	JPY	0	ND2	0,00%	
G.3.6.12	KRW	0	ND2	0,00%	
G.3.6.13	NOK	0	ND2	0,00%	
G.3.6.14	PLN	0	ND2	0,00%	
G.3.6.15	SEK	0	ND2	0,00%	
G.3.6.16	SGD	0	ND2	0,00%	
G.3.6.17	USD	0	ND2	0,00%	
G.3.6.18	Other	0	ND2	0,00%	
G.3.6.19	Total	645	0	100,00%	0,00%
OG.3.6.1	o/w [If relevant, please specify]			0,00%	
OG.3.6.2	o/w [If relevant, please specify]			0,00%	
OG.3.6.3	o/w [If relevant, please specify]			0,00%	
OG.3.6.4	o/w [If relevant, please specify]			0,00%	
OG.3.6.5	o/w [If relevant, please specify]			0,00%	
OG.3.6.6	o/w [If relevant, please specify]			0,00%	

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	436	ND2	100,00%	
G.3.7.2	AUD	0	ND2	0,00%	
G.3.7.3	BRL	0	ND2	0,00%	
G.3.7.4	CAD	0	ND2	0,00%	
G.3.7.5	CHF	0	ND2	0,00%	
G.3.7.6	CZK	0	ND2	0,00%	
G.3.7.7	DKK	0	ND2	0,00%	
G.3.7.8	GBP	0	ND2	0,00%	
G.3.7.9	HKD	0	ND2	0,00%	
G.3.7.10	ISK	0	ND2	0,00%	
G.3.7.11	JPY	0	ND2	0,00%	
G.3.7.12	KRW	0	ND2	0,00%	
G.3.7.13	NOK	0	ND2	0,00%	
G.3.7.14	PLN	0	ND2	0,00%	
G.3.7.15	SEK	0	ND2	0,00%	
G.3.7.16	SGD	0	ND2	0,00%	
G.3.7.17	USD	0	ND2	0,00%	
G.3.7.18	Other	0	ND2	0,00%	
G.3.7.19	Total	436	0	100,00%	0,00%
OG.3.7.1	o/w [If relevant, please specify]			0,00%	
OG.3.7.2	o/w [If relevant, please specify]			0,00%	
OG.3.7.3	o/w [If relevant, please specify]			0,00%	
OG.3.7.4	o/w [If relevant, please specify]			0,00%	
OG.3.7.5	o/w [If relevant, please specify]			0,00%	
OG.3.7.6	o/w [If relevant, please specify]			0,00%	
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	186	ND2	42,63%	
G.3.8.2	Floating coupon	250	ND2	57,37%	
G.3.8.3	Other	0	ND2	0,00%	
G.3.8.4	Total	436	0	100,00%	0,00%
OG.3.8.1					
OG.3.8.2					
OG.3.8.3					
OG.3.8.4					
OG.3.8.5					

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

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	0,00%
OG.3.9.1	o/w EU gvts or quasi gvts		
OG.3.9.2	o/w third-party countries Credit Quality Step 1 (COS1) gvts or quasi gvts		
OG.3.9.3	o/w third-party countries Credit Quality Step 2 (COS2) gvts or quasi gvts		
OG.3.9.4	o/w EU central banks		
OG.3.9.5	o/w third-party countries Credit Quality Step 1 (COS1) central banks		
OG.3.9.6	o/w third-party countries Credit Quality Step 2 (COS2) central banks		
OG.3.9.7	o/w COS1 credit institutions		
OG.3.9.8	o/w COS2 credit institutions		
OG.3.9.9			
OG.3.9.10			
OG.3.9.11			
OG.3.9.12			
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	0,00%
OG.3.10.1	o/w [If relevant, please specify]		
OG.3.10.2	o/w [If relevant, please specify]		
OG.3.10.3	o/w [If relevant, please specify]		
OG.3.10.4	o/w [If relevant, please specify]		
OG.3.10.5	o/w [If relevant, please specify]		
OG.3.10.6	o/w [If relevant, please specify]		
OG.3.10.7	o/w [If relevant, please specify]		

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

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	535	82,94%	122,81%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	535	82,94%	122,81%
OG.3.11.1	o/w Liquidity Buffer Assets	4	0,59%	0,87%
OG.3.11.2	o/w [If relevant, please specify]			
OG.3.11.3	o/w [If relevant, please specify]			
OG.3.11.4	o/w [If relevant, please specify]			
OG.3.11.5	o/w [If relevant, please specify]			
OG.3.11.6	o/w [If relevant, please specify]			
OG.3.11.7	o/w [If relevant, please specify]			
12. Bond List				
G.3.12.1	Bond list	see "D1. Bond List"		
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)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
OG.3.13.1	NPV of Derivatives in the cover pool (mn)			
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)			
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)			
OG.3.13.4				
OG.3.13.5				

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A	
1. Basic Facts	
2. Regulatory Summary	
3. General Cover Pool / Covered Bond Information	
4. Compliance Art 14 CBD Check Table	
5. References to Capital Requirements Regulation (CRR) 129(1)	
6. Other relevant information	

14. Sustainable or other special purpose strategy - optional		
G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	ND2
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	ND2
G.3.14.3	specific criteria	ND2
G.3.14.4	link to the committed objective criteria	ND2
OG.3.14.1		
OG.3.14.2		
OG.3.14.3		
OG.3.14.4		
OG.3.14.5		
OG.3.14.6		
OG.3.14.7		
OG.3.14.8		
OG.3.14.9		
OG.3.14.10		
OG.3.14.11		
OG.3.14.12		
OG.3.14.13		
OG.3.14.14		
OG.3.14.15		
OG.3.14.16		
OG.3.14.17		
OG.3.14.18		
OG.3.14.19		
OG.3.14.20		
OG.3.14.21		
OG.3.14.22		
OG.3.14.23		
OG.3.14.24		
OG.3.14.25		
OG.3.14.26		
OG.3.14.27		
OG.3.14.28		
OG.3.14.29		
OG.3.14.30		
OG.3.14.31		
OG.3.14.32		
OG.3.14.33		
OG.3.14.34		
OG.3.14.35		
OG.3.14.36		
OG.3.14.37		
OG.3.14.38		
OG.3.14.39		
OG.3.14.40		
OG.3.14.41		

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency

EUR

CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. Compliance Art 14 CBD Check Table](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

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

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:	38		
G.4.1.2	(a) Value of outstanding covered bonds:	39		
G.4.1.3	(b) List of ISIN of issued covered bonds:	BondList		
G.4.1.4	(c) Geographical distribution:	43 Mortgage Assets	48 Public Sector Assets	
G.4.1.5	(c) Type of cover assets:	52		
G.4.1.6	(c) Loan size:	186 Residential Mortgage Assets	424 Commercial Mortgage Assets	18 Public Sector Assets
G.4.1.7	(c) Valuation Method:	20 Glossary		
G.4.1.8	(d) Market Risk:			
G.4.1.9	(d) o/w Interest rate risk - cover pool:	149 Mortgage Assets	129 Public Sector Assets	
G.4.1.10	(d) o/w Currency risk - cover pool:	111		
G.4.1.11	(d) o/w Interest rate risk - covered bond:	163		
G.4.1.12	(d) o/w Currency risk - covered bond:	137		
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:	215 Residential Mortgage Assets	441 Commercial Mortgage Assets	147 Public Sector Assets
G.4.1.15	(d) Hedging Strategy	18 Glossary		
G.4.1.16	(e) Maturity Structure - cover assets:	65		
G.4.1.17	(e) Maturity Structure - covered bond:	88		
G.4.1.18	(e) Overview maturity extension triggers:	12 Glossary		
G.4.1.19	(f) Levels of OC:	44		
G.4.1.20	(g) Percentage of loans in default:	179 Mortgage Assets	166 Public Sector Assets	
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	0
G.5.1.2	Exposure to credit institute credit quality step 2	0
G.5.1.3	Exposure to credit institute credit quality step 3	0
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
--------------------------------	-----

CONTENT OF TAB A
1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. Compliance Art 14 CBD Check Table
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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 covered bond structures pursuant to CBD Art 8 (% of total cover pool)	0
OG.6.1.12	Other optional/relevant information	
OG.6.1.13	Other optional/relevant information	
OG.6.1.14	Other optional/relevant information	
OG.6.1.15	Other optional/relevant information	
OG.6.1.16	Other optional/relevant information	
OG.6.1.17	Other optional/relevant information	
OG.6.1.18	Other optional/relevant information	
OG.6.1.19	Other optional/relevant information	
OG.6.1.20	Other optional/relevant information	
OG.6.1.21	Other optional/relevant information	
OG.6.1.22	Other optional/relevant information	
OG.6.1.23	Other optional/relevant information	
OG.6.1.24	Other optional/relevant information	
OG.6.1.25	Other optional/relevant information	
OG.6.1.26	Other optional/relevant information	
OG.6.1.27	Other optional/relevant information	
OG.6.1.28	Other optional/relevant information	
OG.6.1.29	Other optional/relevant information	
OG.6.1.30	Other optional/relevant information	
OG.6.1.31	Other optional/relevant information	
OG.6.1.32	Other optional/relevant information	
OG.6.1.33	Other optional/relevant information	
OG.6.1.34	Other optional/relevant information	
OG.6.1.35	Other optional/relevant information	
OG.6.1.36	Other optional/relevant information	
OG.6.1.37	Other optional/relevant information	
OG.6.1.38	Other optional/relevant information	
OG.6.1.39	Other optional/relevant information	
OG.6.1.40	Other optional/relevant information	
OG.6.1.41	Other optional/relevant information	
OG.6.1.42	Other optional/relevant information	
OG.6.1.43	Other optional/relevant information	
OG.6.1.44	Other optional/relevant information	
OG.6.1.45	Other optional/relevant information	

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		2081		
OPS.8.1.1		Number of borrowers	454		
OPS.8.1.2		Number of guarantors			
OPS.8.1.3					
OPS.8.1.4					
OPS.8.1.5					
OPS.8.1.6					
OPS.8.1.7					
2. Size Information					
PS.8.2.1	Average exposure size (000s)	Nominal	310,07272	Number of Exposures	2081
				% Public Sector Assets	% No. of Exposures
	By buckets (mn):				
PS.8.2.2	>0 - <=100,000	46		7,16%	51,03%
PS.8.2.3	>100,000 - <=300,000	105		16,30%	28,69%
PS.8.2.4	>300,000 - <=500,000	72		11,21%	8,89%
PS.8.2.5	>500,000 - <=1,000,000	93		14,48%	6,54%
PS.8.2.6	>1,000,000 - <=5,000,000	155		24,02%	4,32%
PS.8.2.7	>5,000,000	173		26,83%	0,53%
PS.8.2.8		0		0,00%	0,00%
PS.8.2.9		0		0,00%	0,00%
PS.8.2.10		0		0,00%	0,00%
PS.8.2.11		0		0,00%	0,00%
PS.8.2.12				0,00%	0,00%
PS.8.2.13				0,00%	0,00%
PS.8.2.14				0,00%	0,00%
PS.8.2.15				0,00%	0,00%
PS.8.2.16				0,00%	0,00%
PS.8.2.17	Total	645		100,00%	100,00%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	559		86,62%	
PS.8.3.2	Bonds	86		13,38%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	645		100,00%	
OPS.8.3.1					
OPS.8.3.2					
OPS.8.3.3					
OPS.8.3.4					
OPS.8.3.5					

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency	EUR
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CONTENT OF TAB B2
8. Public Sector Assets

4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100.00</u>
PS.8.4.2	Austria	99.40
PS.8.4.3	Belgium	0.00
PS.8.4.4	Bulgaria	0.00
PS.8.4.5	Croatia	0.00
PS.8.4.6	Cyprus	0.00
PS.8.4.7	Czechia	0.00
PS.8.4.8	Denmark	0.00
PS.8.4.9	Estonia	0.00
PS.8.4.10	Finland	0.00
PS.8.4.11	France	0.00
PS.8.4.12	Germany	0.60
PS.8.4.13	Greece	0.00
PS.8.4.14	Netherlands	0.00
PS.8.4.15	Hungary	0.00
PS.8.4.16	Ireland	0.00
PS.8.4.17	Italy	0.00
PS.8.4.18	Latvia	0.00
PS.8.4.19	Lithuania	0.00
PS.8.4.20	Luxembourg	0.00
PS.8.4.21	Malta	0.00
PS.8.4.22	Poland	0.00
PS.8.4.23	Portugal	0.00
PS.8.4.24	Romania	0.00
PS.8.4.25	Slovakia	0.00
PS.8.4.26	Slovenia	0.00
PS.8.4.27	Spain	0.00
PS.8.4.28	Sweden	0.00
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	<u>0.00</u>
PS.8.4.30	Iceland	0.00
PS.8.4.31	Liechtenstein	0.00
PS.8.4.32	Norway	0.00
PS.8.4.33	<u>Other</u>	<u>0.00</u>
PS.8.4.34	Switzerland	0.00
PS.8.4.35	United Kingdom	0.00
PS.8.4.36	Australia	0.00
PS.8.4.37	Brazil	0.00
PS.8.4.38	Canada	0.00
PS.8.4.39	Japan	0.00
PS.8.4.40	Korea	0.00
PS.8.4.41	New Zealand	0.00
PS.8.4.42	Singapore	0.00
PS.8.4.43	US	0.00
PS.8.4.44	Other	0.00
OPS.8.4.1	o/w [If relevant, please specify]	
OPS.8.4.2	o/w [If relevant, please specify]	
OPS.8.4.3	o/w [If relevant, please specify]	
OPS.8.4.4	o/w [If relevant, please specify]	
OPS.8.4.5	o/w [If relevant, please specify]	
OPS.8.4.6	o/w [If relevant, please specify]	
OPS.8.4.7	o/w [If relevant, please specify]	
OPS.8.4.8	o/w [If relevant, please specify]	
OPS.8.4.9	o/w [If relevant, please specify]	
OPS.8.4.10	o/w [If relevant, please specify]	

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2

[8. Public Sector Assets](#)

5. Breakdown by domestic regions		% Public Sector Assets
PS.8.5.1	Austria	100,00
PS.8.5.2	Styria	88,86
PS.8.5.3	Lower Austria	4,93
PS.8.5.4	Vienna	3,24
PS.8.5.5	Carinthia	2,34
PS.8.5.6	Burgenland	0,47
PS.8.5.7	Salzburg	0,12
PS.8.5.8	Tyrol	0,03
PS.8.5.9	Upper Austria	0,01
PS.8.5.10	Vorarlberg	0,00
PS.8.5.11		
PS.8.5.12		
PS.8.5.13		
PS.8.5.14		
PS.8.5.15		
PS.8.5.16		
PS.8.5.17		
PS.8.5.18		
PS.8.5.19		
PS.8.5.20		
PS.8.5.21		
PS.8.5.22		
PS.8.5.23		
PS.8.5.24		
PS.8.5.25		
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	15,54
PS.8.6.2	Floating rate	84,46
PS.8.6.3	Other	0,00
OPS.8.6.1		
OPS.8.6.2		
OPS.8.6.3		
OPS.8.6.4		
7. Breakdown by Repayment Type		% Public Sector Assets
PS.8.7.1	Bullet / interest only	19,98
PS.8.7.2	Amortising	80,02
PS.8.7.3	Other	0,00
OPS.8.7.1		
OPS.8.7.2		
OPS.8.7.3		
OPS.8.7.4		
OPS.8.7.5		
OPS.8.7.6		

B2. Austrian Transparency Template - Public Sector Assets

Reporting in Domestic Currency

EUR

CONTENT OF TAB B2
[8. Public Sector Assets](#)

8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	21	3,23%
PS.8.8.2	Regional/federal authorities	46	7,16%
PS.8.8.3	Local/municipal authorities	578	89,61%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	645	100,00%
OPS.8.8.1	o/w Claim against supranational	0	0,00%
OPS.8.8.2	o/w Claim against sovereigns	0	0,00%
OPS.8.8.3	o/w Claim guaranteed by sovereigns	21	3,23%
OPS.8.8.4	o/w Claim against regional/federal authorities	4	0,60%
OPS.8.8.5	o/w Claim guaranteed by regional/federal authorities	42	6,56%
OPS.8.8.6	o/w Claim against local/municipal authorities	501	77,68%
OPS.8.8.7	o/w Claim guaranteed by local/municipal authorities	77	11,93%
OPS.8.8.8			
OPS.8.8.9			
OPS.8.8.10			
OPS.8.8.11			
OPS.8.8.12			
OPS.8.8.13			
9. Non-Performing Loans		% Public Sector Assets	
PS.8.9.1	% NPLs	0,00	
PS.8.9.2	Defaulted Loans pursuant Art 178 CRR	0,00	
OPS.8.9.1			
OPS.8.9.2			
OPS.8.9.3			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	32,13	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			

C. Austrian Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Items	Definition
HG.1.1	OC Calculation: Statutory	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	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	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	Interest Rate Types	
HG.1.5	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.]	
HG.1.6	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.]	
HG.1.7	Maturity Extension Triggers	Link to Austrian "Pfandbriefgesetz" (§22)
HG.1.8	LTVs: Definition	
HG.1.9	LTVs: Calculation of property/shipping value	Link to Austrian "Pfandbriefgesetz" (§6)
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.11	LTVs: Frequency and time of last valuation	Aligned with CRR Art 129 (3) and CRR Art 208
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.14	Non-performing loans	
HG.1.15	Valuation Method	Link to Austrian "Pfandbriefgesetz" (§6)
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
	2. Glossary - ESG items (optional)	Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	
HG.2.3	New Property and Existing Property	
OHG.2.1		
OHG.2.2		
OHG.2.3		
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		
OHG.2.11		
OHG.2.12		
	3. Reason for No Data	Value
HG.3.1	Not applicable for the jurisdiction	ND1
HG.3.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.3.3	Not available at the present time	ND3
OHG.3.1		
OHG.3.2		
OHG.3.3		
	4. Glossary - Extra national and/or Issuer Items	Definition
HG.4.1	Other definitions deemed relevant	
OHG.4.1		
OHG.4.2		
OHG.4.3		
OHG.4.4		
OHG.4.5		

D1. Bond List

ISIN	Transaction	Initial Date of Issuance	Maturity Date	Face value	Currency	Coupon	Soft Bullet	Legacy Issue (Y/N)
AT000B087846	Kommunal	02.02.2011	02.02.2026	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B087903	Kommunal	24.06.2011	24.06.2026	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B087911	Kommunal	24.06.2011	24.06.2026	1.000.000,00	EUR	Fixed Rate	N	Y
AT000B091210	Kommunal	09.12.2011	09.12.2026	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B091285	Kommunal	27.01.2012	27.01.2027	5.000.000,00	EUR	Fixed Rate	N	Y
AT000B091368	Kommunal	12.04.2012	12.04.2027	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B091467	Kommunal	29.06.2012	01.07.2030	20.000.000,00	EUR	Fixed Rate	N	Y
AT000B091491	Kommunal	26.07.2012	26.07.2027	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B091517	Kommunal	26.07.2012	26.07.2027	2.000.000,00	EUR	Fixed Rate	N	Y
AT000B088083	Kommunal	08.11.2012	08.11.2032	20.000.000,00	EUR	Fixed Rate	N	Y
AT000B092549	Kommunal	16.11.2015	23.11.2035	3.000.000,00	EUR	Fixed Rate	N	Y
AT000B088224	Kommunal	04.01.2016	13.01.2025	9.765.000,00	EUR	Fixed Rate	N	Y
AT000B092770	Kommunal	04.05.2016	23.05.2041	60.000.000,00	EUR	Fixed Rate	N	Y
AT000B092788	Kommunal	09.05.2016	26.05.2026	13.000.000,00	EUR	Fixed Rate	N	Y
AT000B092796	Kommunal	09.05.2016	23.05.2035	25.000.000,00	EUR	Fixed Rate	N	Y
AT000B092804	Kommunal	23.05.2016	15.05.2026	12.000.000,00	EUR	Fixed Rate	N	Y
AT000B093810	Kommunal	18.10.2022	18.10.2027	250.000.000,00	EUR	Floating Rate	Y	N

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