

Austrian Transparency Template

HYPO-BANK BURGENLAND Aktiengesellschaft

Reporting Date: 01.07.2021

Cut-off Date: 30.06.2021

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A. Austrian Transparency Template - General Information

Reporting in Domestic Currency	EUR
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1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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				
G.1.1.4	Cut-off date	30.06.2021			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	ND3			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	38,88233806			
G.3.1.2	Outstanding Covered Bonds	0			
OG.3.1.1	Cover Pool Size [NPV] (mn)	44,40251281			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	ND2	ND1	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages			0%	
G.3.3.2	Public Sector	38,88233806		100%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	0		0%	
G.3.3.5	Other			0%	
G.3.3.6	Total	39		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	6,131956033	ND1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	0,02661963	ND1	0,07%	
G.3.4.3	1 - 2 Y	0,27732515	ND1	0,71%	
G.3.4.4	2 - 3 Y	0,44829325	ND1	1,15%	
G.3.4.5	3 - 4 Y	1,5972553	ND1	4,11%	
G.3.4.6	4 - 5 Y	0,35284116	ND1	0,91%	
G.3.4.7	5 - 10 Y	9,8879526	ND1	25,43%	
G.3.4.8	10+ Y	26,29205097	ND1	67,62%	
G.3.4.9	Total	39	0	100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	0	ND1		

6. Covered Assets - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		38,88233806	38,88233806	100%	100%
G.3.6.16		Total	38,88233806	38,88233806	100%	100%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		0	0		
G.3.7.16		Total	0	0	0%	0%
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		0	0		
G.3.8.2	Floating coupon		0	0		
G.3.8.3	Other		0	0		
G.3.8.4		Total	0	0	0%	0%
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%	
10. Substitute Assets - Country			Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		0			
G.3.10.15		Total EU	0			
G.3.10.16		Total	0		0%	
11. Liquid Assets			Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		0		0%	
G.3.11.2	Central bank eligible assets		0		0%	
G.3.11.3	Other		0		0%	
G.3.11.4		Total	0		0%	0%
12. Bond List						
G.3.12.1	Bond list					
13. Derivatives & Swaps						
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 Capital Requirements Regulation (CRR) 129(7)			Row	Row		
<p><i>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 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 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.</i></p>						
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:		38			
G.4.1.2	(i) Value of covered bonds:		39			
G.4.1.3	(ii) Geographical distribution:		43 for Mortgage Assets	48 for Public Sector Assets		
G.4.1.4	(ii) Type of cover assets:		52			
G.4.1.5	(ii) Loan size:			18 for Public Sector Assets		
G.4.1.6	(ii) Interest rate risk - cover pool:			129 for Public Sector Assets		
G.4.1.7	(ii) Currency risk - cover pool:		111			
G.4.1.8	(ii) Interest rate risk - covered bond:		163			
G.4.1.9	(ii) Currency risk - covered bond:		137			
G.4.1.10	(Please refer to "Tab D. HTT Austrian Glossary" for hedging strategy)		17 for Austrian Glossary			
G.4.1.11	(iii) Maturity structure of cover assets:		65			
G.4.1.12	(iii) Maturity structure of covered bonds:		88			
G.4.1.13	(iv) Percentage of loans more than ninety days past due:			166 for Public Sector Assets		
5. References to Capital Requirements Regulation (CRR) 129(1)						
G.5.1.1	Exposure to credit institute credit quality step 1 & 2		ND3			
6. Other 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		38		
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	1023,219423			
	By buckets:				
PS.8.2.2	>0 - <=100,000	0,89890159	23	2,31%	60,53%
PS.8.2.3	>100,000 - <=300,000	1,01310415	7	2,61%	18,42%
PS.8.2.4	>300,000 - <=500,000	0	0	0,00%	0,00%
PS.8.2.5	>500,000 - <=1,000,000	0,54062162	1	1,39%	2,63%
PS.8.2.6	>1,000,000 - <=5,000,000	17,14741743	5	44,10%	13,16%
PS.8.2.7	>5,000,000	19,28229327	2	49,59%	5,26%
PS.8.2.17	Total	38,88233806	38	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	38,88233806		100%	
PS.8.3.2	Bonds	0		0%	
PS.8.3.3	Other			0%	
PS.8.3.4	Total	38,88233806		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	<u>European Union</u>	100			
PS.8.4.2	Austria	100			

5. Breakdown by domestic regions		% Public Sector Assets	
PS.8.5.1	Österreich		1
PS.8.5.2	Burgenland		45,8720864
PS.8.5.3	Wien		27,08037555
PS.8.5.4	Niederösterreich		14,0690288
PS.8.5.5	Steiermark		12,97850925
PS.8.5.6	Kärnten		0
PS.8.5.7	Oberösterreich		0
PS.8.5.8	Salzburg		0
PS.8.5.9	Tirol		0
PS.8.5.10	Vorarlberg		0
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate		58,08865739
PS.8.6.2	Floating rate		41,91134261
PS.8.6.3	Other		0
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only		16,37488978
PS.8.7.2	Amortising		83,62511022
PS.8.7.3	Other		0
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	0	0,00%
PS.8.8.2	Regional/federal authorities	18,16423616	46,72%
PS.8.8.3	Local/municipal authorities	20,7181019	53,28%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	38,88233806	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs		0,0
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures		95,99924113

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	OC Calculation: Actual	
HG.1.2	OC Calculation: Legal minimum	
HG.1.3	OC Calculation: Committed	
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	LTVs: Definition	
HG.1.8	LTVs: Calculation of property/shipping value	
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]

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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 elsewhere on the Site.

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 (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 (spam); or
- 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 hardware.

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 may take such action as we deem reasonable.

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 us taking any of the following actions:

- 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 costs) resulting from the breach;
- 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 attempt to download profiles from the Site by any other means.

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 obtaining our prior written permission. Any such permission would only be granted by us on terms that the third party in question, prior to viewing any material from our Site, accepts and agrees to comply with these T&Cs as if the third party were a User of the Site.

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, jurisdiction. It remains your responsibility at all times to ensure that such laws are not violated.

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 elsewhere on the Site.

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 or by third parties. Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

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 van de verwerking van persoonsgegevens*) (the "Belgian DPL"), we (the Covered Bond Label Foundation) are the data controller.

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) (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 out in paragraph 2 below in accordance with the Belgian DPL

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 Terms of Use and other agreements;
 - 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 measures in place to protect the premises, servers, network, data transfers, and the information itself.

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. We ask you not to share your password with anyone.

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 Foundation Rue de la Science 14 - 1040 Brussels - Belgium.

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 above.

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 clicking on Contact Us .