UniCredit Bank Austria AG

Public Sector Covered Bond Program

Creditreform ⊆ Rating

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Country Issuer	Austria	Main collateral asset class	Public Sector
Main country of assets	Austria	Legal Framework	Mortgage Banking Act
Covered bonds type	Public Sector	Repayment method	Hard Bullet
Cut-off date Cover pool infomation:	30.09.2020		

Rating Overview			
Rating Summary		Key Credit Risk Metrics	
Issuer	UniCredit Bank Austria AG	Metrics date	15.10.2020
LT Issuer Rating	BBB-	Rating Case Default Rate	21,43%
ST Issuer Rating	L3	Rating Case Recovery Rate	34,62%
+Legal and regulatory framework analysis	+4 Notches	Expected Loss	14,01%
+Liquidity and refinancing risk	+1 Notch	Rating Case Breakeven OC	20,93%
= Rating after 1st uplift	A+	Asset-sale discount stressed	13,03%
Cover Pool & cash flow analysis	AAA	Yield Spread stressed	1,22%
+ 2nd rating uplift	+3 Notches		
Rating covered bond program / Outlook	AA+ / Stable		

Program Characteristics		All curre	encies displayed in EUR
General Information		Overcollateralization	
Bonds Nominal value	4.414,66 m.	Minimum	2,00%
Cover pool value	6.022,60 m.	Committed	2,00%
WAL maturity covered bonds	2,22 Years	Current	36,42%
WAL maturity cover pool	8,22 Years		
Currency Participations		Interest Rate types	
Euro-denominated Assets	97,36%	Fixed Rate - Covered Bonds	55,72%
Euro-denominated Bonds	100,00%	Floating Rate - Covered Bonds	44,28%
Non Euro-denominated Assets	2,64%	Other Rate -Covered Bonds	0,00%
Non Euro-denominated Bonds	0,00%	Fixed Rate -Cover Assets	45,74%
		Floating Rate - Cover Assets	54,26%
		Other Rate - Cover Assets	0,00%

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COVCIA	133663	CUIII	003111011

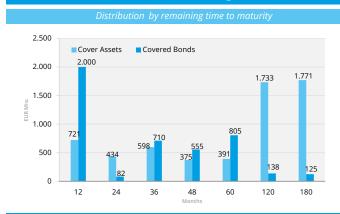
General Information			
Cover Pool value	6.022,60 m.	Loans (Public Sector)	4.824,00 m.
Mortgage assets	0,00 m.	Bonds (Public Sector)	1.199,00 m.
Public sector assets	6.022,60 m.	Other (Public Sector)	0,00 m.
Other assets	0,00 m.	Total number of exposures	4.981
Substitute assets	0,00 m.	Average Size Loans Public Sector (000s)	1,21
of which Cash	0,00 m.	Sovereigns (m.)	739,00
of which Exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA)	0,00 m.	Regional/ federal authorities (m.)	2.579,00
of which Exposures to central banks	0,00 m.	Local/ municipal authorities (m.)	2.359,00
of which Exposures to credit institutions	0,00 m.	Others (m.)	346,00
of which Other	0,00 m.	Weighted Average Seasoning (months)	29,10

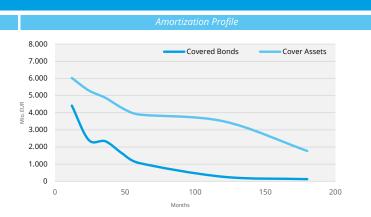
of which Other		0,00 m.
Arrears	% of Public Sector assets	
1-<30 days	NR	
30-<60 days	NR	
60-<90 days	NR	
90-<180 days	NR	
>= 180 days	NR	

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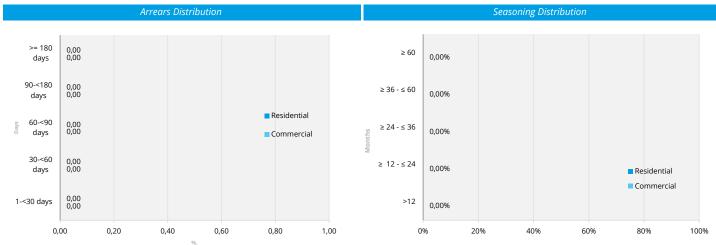


Loan Distribution by cou	untry (as % of total Publ	ic Sector assets)		Currency Distribution	
Country	% Public Sector Loans		Currency	Covered Bonds	Cover Assets
Austria	100,0%		EUR	4.414,66 m.	5.863,30 m.
Belgium	0,0%		AUD	0,00 m.	0,00 m.
Bulgaria	0,0%		BRL	0,00 m.	0,00 m.
Croatia	0,0%		CAD	0,00 m.	0,00 m.
Cyprus	0,0%		CHF	0,00 m.	159,30 m.
Czech Republic	0,0%		CZK	0,00 m.	0,00 m.
Denmark	0,0%		DKK	0,00 m.	0,00 m.
Estonia	0,0%		GBP	0,00 m.	0,00 m.
Finland	0,0%		HKD	0,00 m.	0,00 m.
France	0,0%		JPY	0,00 m.	0,00 m.
Germany	0,0%		KRW	0,00 m.	0,00 m.
Greece	0,0%		NOK	0,00 m.	0,00 m.
Netherlands	0,0%		PLN	0,00 m.	0,00 m.
Hungary	0,0%		SEK	0,00 m.	0,00 m.
Ireland	0,0%		SGD	0,00 m.	0,00 m.
Italy	0,0%		USD	0,00 m.	0,00 m.
Latvia	0,0%		Other	0,00 m.	0,00 m.
Lithuania	0,0%		Loan Distribution by	Regions (as % of total Public	Sector assets)
Luxembourg	0,0%		Region	% of Public Sector assets	
Malta	0,0%		Niederösterreich	24,40%	
Poland	0,0%		Oberösterreich	16,40%	
Portugal	0,0%		Steiermark	13,40%	
Romania	0,0%		Republik Österreich	12,30%	
Slovakia	0,0%		Kärnten	9,80%	
Slovenia	0,0%		Wien	9,30%	
Spain	0,0%		Vorarlberg	5,50%	
Sweden	0,0%		Burgenland	4,40%	
United Kingdom	0,0%		Tirol	2,60%	
celand	0,0%		Salzburg	1,90%	
Liechtenstein	0,0%				
Norway	0,0%				
Switzerland	0,0%				
Australia	0,0%				
Brazil	0,0%				
Canada	0,0%				
apan	0,0%				
Korea	0,0%				
New Zealand	0,0%				
Singapore	0,0%				
US	0,0%				
Other	0,0%				

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	%.				
		LTV Di	stribution		
Unind	exed LTV Distribution Comm	ercial Loans	Unii	ndexed LTV Distribution Resident	ial Loans
LTV	Nominal	% Loans	LTV	Nominal	% Loans
>0 - <=40 %	NR	NR	>0 - <=40 %	NR	NR
>40 - <=50 %	NR	NR	>40 - <=50 %	NR	NR
>50 - <=60 %	NR	NR	>50 - <=60 %	NR	NR
>60 - <=70 %	NR	NR	>60 - <=70 %	NR	NR
>70 - <=80 %	NR	NR	>70 - <=80 %	NR	NR
>80 - <=90 %	NR	NR	>80 - <=90 %	NR	NR
>90 - <=100 %	NR	NR	>90 - <=100 %	NR	NR
>100%	NR	NR	>100%	NR	NR
	Transaction Partie	es es		Swap Counterparties	
Key Transaction parties	Name	LEI	Counterparty Name	LEI	Type of swap
ssuer	UniCredit Bank Austria AG	D1HEB8VEU6D9M8ZUXG17	NR	NR	NR
			Type of swap arrangeme	ents	
			Intra-group interest rate	swaps	No
			Intra-group currency rate	e swaps	No
			mera group currency rate	. 544aps	140

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ISIN List of rated securities					
Issuer	ISIN	Coupon Type	Coupon Rate (%)	lssue date	Maturity date
UniCredit Bank Austria AG	AT000B049747	Fix	0,01	18.02.2019	18.02.2022
UniCredit Bank Austria AG	AT000B049515	Floating	0,00	15.07.2014	15.07.2022
UniCredit Bank Austria AG	AT000B049192	Fix	3,86	23.03.2012	23.03.2029
UniCredit Bank Austria AG	AT000B049457	Fix	2,25	02.01.2014	16.12.2021
UniCredit Bank Austria AG	AT000B049408	Fix	1,88	29.10.2013	29.10.2020
UniCredit Bank Austria AG	AT000B049507	Fix	1,38	26.05.2014	26.05.2021

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Data Definitions

The data is presented with a cut-off date. Following the clarification regarding the source of information:

Issuer: Issuer source of information includes all available public information, i.e. Investor Reports, Harmonised Transparency Templates "HTT", National Transparency Templates "NTT", Prospectus etc.

Information not applicable for the jurisdiction and not relevant for the issuer and/or CB program at the present time will be labeled as "NR" (Not Relevant) Information not disclosed by the issuer will be labeled as "ND" (Not Disclosed)

Source Source Source Source Source Source The source country with the maximum participation of cover assets Abain country of assets sour Executive With the maximum participation of cover assets Abain country of assets class Source The country with the maximum participation of cover assets Abain country of assets class Source The country with the maximum participation of cover assets Source Abain Country of the Covered bonds as of out-off date expressed in millions or the total amount of outstanding covered bonds as of out-off date expressed in millions and the cover pool (incl. Substitute assets) as of out-off date expressed in millions. The weighted average remaining maturity of all outstanding covered bonds in years. With maturity covered bonds is sourced. The weighted average remaining maturity of all outstanding covered bonds in years. With maturity covered bonds are repaid on the maturity date with channot be extended soft Bullet. The maturity date of the covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions. The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as (Cover power outstanding covered bonds are repaid on the covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions. The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as (Cover power outstanding covered bonds) in your conditions of the covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions. The proportion of cover assets the current outstanding covered bonds, calculated as (Cover power outstanding covered bonds) and the covered bonds with a circulated as (Cover power outstanding covered bonds are calculated as (Cover power outstanding covered bonds are calculated to cover assets in the cover assets in the covered bonds are power of interest. The minimum OC level that the issuer must maintain according to the respective CB l	Field Name	Source	Definition
The country of assets Issuer The main collateral asset class of the covered bonds The main collateral asset class of the covered bonds The star of legislative and regulatory rules of the respective jurisdiction that regulates the covered bonds (CB) program For the star of legislative and regulatory rules of the respective jurisdiction that regulates the covered bonds (CB) program Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions The weighted average remaining maturity of all outstanding covered bonds in years For weighted average remaining maturity of all outstanding covered bonds in years Aggregate value of the weighted average remaining maturity of all outstanding covered bonds in years The weighted average remaining maturity of all outstanding covered bonds as the addition of the covered bonds aspecially and covered bonds as the addition of a covered bo	Covered bonds type	Issuer	The covered bonds type (public sector covered bonds or mortgage covered bonds)
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Hard Bullet: Covered bonds are repaid on the maturity date which cannot be extended Soft Bullet: The maturity date of the covered bonds can be extended by a fixed period Conditional pass-sthrough (PTP): Covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions Hard & Soft Bullet: The covered bond program with a combination of hard bullet and soft bullet maturity structures Overcollateralization (OC) - Current CRA The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as ((Cover povalue/(Foutstanding) covered bonds)-1)**100 Overcollateralization (OC) - Minimum CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Overcollateralization (OC) - Committed CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Overcollateralization (OC) - Committed CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Overcollateralization (OC) - Committed CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Overcollateralization (OC) - Committed CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Overcollateralization (OC) - Committed Suscer Share of covered bonds paying a fixed trate of interest Share of covered Bonds Issuer Share of covered bonds paying a fixed trate of interest Solution (Rate - Covered Bonds Issuer Share of covered assets yielding a fixed rate of interest Solution (Rate - Cover Assets Issuer Share of cover assets yielding a fixed rate of interest Solution (Rate - Cover Assets Issuer Share of covered assets yielding an other rate of interest Solution (Rate - Cover Assets Issuer Share of cover assets denominated in Euros, in percentage of total cover pool value Unro-denominated Bonds Issuer Share of covered bonds denominated in Euros, in percentage of bonds nominal value The sauer Rating CRA Share of	WAL maturity covered bonds	Issuer	The weighted average remaining maturity of all outstanding covered bonds in years
spayment method Issuer Soft Bullet: The maturity date of the covered bonds can be extended by a fixed period Conditional pass-through (CFT): Covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions Hard & Soft Bullet: The covered bond program with a combination of hard bullet and soft bullet maturity structures Overcollateralization (OC) - Current CRA The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as ([Cover power of the covered bonds of the covered bonds). The minimum oc level that the issuer must maintain according to the respective CB legislation of the respective CB legislation (OC) - Committed CRA The minimum oc level that the issuer must maintain according to the respective CB legislation of the covered Bonds Issuer Share of covered bonds paying a fixed rate of interest Irino level of committed OC is reported, the field shows "NR" (Not Relevant) Irino level of committed OC is reported, the field shows "NR" (Not Relevant) Irino level of committed OC is reported, the field shows "NR" (Not Relevant) Irino level of covered bonds paying a fixed rate of interest Irino level of Covered Bonds Irino level of covered bonds paying a fixed rate of interest Irino level of Covered Bonds Irino level of Irino level of Covered Bonds Irino level of Covered Bonds Irino level of Covered Bonds Irino level of Irino level of Irino level of Irino level Irino level of Irino level I	WaL maturity cover pool	Issuer	The weighted average remaining maturity of all outstanding covered assets in years
value)/[outstanding covered bonds]-1)*100 voercollateralization (OC) - Current CRA The minimum OC level that the issuer must maintain according to the respective CB legislation Divercollateralization (OC) - Committed CRA The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective CB legislation The minimum OC level that the issuer maintain according to the respective CB legislation The minimum OC level that the issuer must maintain according to the respective Covered Bonds Issuer Share of covered bonds paying a floating rate of interest Share of cover assets yielding a floating rate of interest Share of cover assets yielding a floating rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets yielding an other	Repayment method	Issuer	Soft Bullet: The maturity date of the covered bonds can be extended by a fixed period Conditional pass-through (CPT): Covered bonds with a scheduled maturity date, and an extension mechanism defined by certain conditions Hard & Soft Bullet: The covered bond program with a combination of hard bullet and soft bullet maturity
The minimum OC level that the issuer has committed to maintain, as published in its public available reports. If no level of committed OC is reported, the field shows "NR" (Not Relevant) ixided Rate - Covered Bonds Issuer Share of covered bonds paying a fixed rate of interest state Rate - Covered Bonds Issuer Share of covered bonds paying a floating rate of interest state Rate - Cover Assets Issuer Share of covered bonds paying an other rate of interest state Rate - Cover Assets Issuer Share of cover assets yielding a fixed rate of interest state Rate - Cover Assets Issuer Share of cover assets yielding a floating rate of interest state - Cover Assets Issuer Share of cover assets yielding an other rate of interest state - Cover Assets Issuer Share of cover assets yielding an other rate of interest state - Cover Assets Issuer Share of cover assets yielding an other rate of interest state - Cover Assets Issuer Share of cover assets denominated in Euros, in percentage of total cover pool value state - Cover Assets Issuer Share of cover assets denominated in Euros, in percentage of total cover pool value state - Cover Assets Issuer Share of covered bonds denominated in currencies other than Euros, in percentage of total cover pool value state - Cover Assets Issuer Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value In Issuer Rating CRA Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating CRA The rating after adding up the notches from cash-flow analysis with 1	Overcollateralization (OC) - Current	CRA	The proportion of cover assets that exceeds the current outstanding covered bonds, calculated as ([Cover pool value]/[outstanding covered bonds]-1)*100
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Share of cover assets yielding an other rate of interest Share of cover assets yielding an other rate of interest Share of cover assets denominated in Euros, in percentage of bonds nominal value Share of covered bonds denominated in Euros, in percentage of bonds nominal value Share of covered bonds denominated in currencies other than Euros, in percentage of total cover pool value Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value CRA Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year CRA Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario fraction upflift CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario fraction upflift CRA The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Fixed Rate -Cover Assets	Issuer	Share of cover assets yielding a fixed rate of interest
Share of cover assets denominated in Euros, in percentage of total cover pool value Share of covered bonds denominated in Euros, in percentage of bonds nominal value Share of covered bonds denominated in Euros, in percentage of bonds nominal value Share of covered bonds denominated in currencies other than Euros, in percentage of total cover pool value Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value CRA CRA CRA CRA CRA CRA CRA Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program CRA CRA The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario fractional rating upflift CRA The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Floating Rate - Cover Assets	Issuer	Share of cover assets yielding a floating rate of interest
Share of covered bonds denominated in Euros, in percentage of bonds nominal value Share of covered bonds denominated in Euros, in percentage of total cover pool value Share of cover assets denominated in currencies other than Euros, in percentage of total cover pool value Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value CRA Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year CRA Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year egal and regulatory framework analysis CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program CRA The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating COVER DOOL and cash flow analysis CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario and rating upflift CRA The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Other Rate - Cover Assets	Issuer	Share of cover assets yielding an other rate of interest
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Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value CRA Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year CRA Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program CRA The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating Cover pool and cash flow analysis CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating after adding up then that the 1st rating uplift)	Euro-denominated Bonds	Issuer	Share of covered bonds denominated in Euros, in percentage of bonds nominal value
CRA Long-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of more than one year Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year Regal and regulatory framework analysis CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program CRA The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating Cover pool and cash flow analysis CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Non Euro-denominated Assets	Issuer	Share of cover assets denominated in currencies other than Euros, in percentage of total cover pool value
with a residual term-to-maturity of more than one year CRA Short-term ratings assess the default risks for each category of a bank's financial instruments with a residual term-to-maturity of less than one year CRA A qualitative assessment of legislative and regulatory rules of the respective covered bonds program A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program CRA The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating Cover pool and cash flow analysis CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Non Euro-denominated Bonds	Issuer	Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value
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covered bonds program The rating after adding up the notches from Legal and regulatory framework analysis and Liquidity and refinancing risk with LT Issuer rating Cover pool and cash flow analysis CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Legal and regulatory framework analysis	CRA	A qualitative assessment of legislative and regulatory rules of the respective covered bonds program
refinancing risk with LT Issuer rating CRA The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenario The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	Liquidity and refinancing risk	CRA	
The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)	First rating uplift	CRA	
recond rating upflift CRA from cash-flow analysis is higher than the 1st rating uplift)	Cover pool and cash flow analysis	CRA	The quantitative assessment of the cover assets and covered bonds at different rating-level stressed scenarios
ating covered hand program / Outlook CDA Final rating and outlook of the sovered hand program	Second rating upflift	CRA	The rating after adding up the notches from cash-flow analysis with 1st rating uplift (only effective if the rating from cash-flow analysis is higher than the 1st rating uplift)
ading covered bond program? Oddook CRA Final fading and oddook of the covered bond brogram	Rating covered bond program / Outlook	CRA	Final rating and outlook of the covered bond program

UniCredit Bank Austria AG

Public Sector Covered Bond Program

Creditreform C Rating

Data Definitions

The data is presented with a cut-off date. Following the clarification regarding the source of information:

Issuer: Issuer source of information includes all available public information, i.e. Investor Reports, Harmonised Transparency Templates "HTT", National Transparency Templates "NTT", Prospectus etc.

Information not applicable for the jurisdiction and not relevant for the issuer and/or CB program at the present time will be labeled as "NR" (Not Relevant) Information not disclosed by the issuer will be labeled as "ND" (Not Disclosed)

Field Name	Source	Definition
Metrics date	CRA	The date on which CRA assigned the initial / follow-up rating of the covered bond program, as well as the propreitary metrics to determine the rating of the covered bonds program
Rating Case Default Rate (RDR)	CRA	Stressed default rate of the cover assets represented by the base case stressed scenario
Rating Case Recovery Rate (RRR)	CRA	Stressed recovery rate of the defaulted assets represented by the base case stressed scenario
Expected Loss	CRA	Stressed loss rate of the cover assets represented by the base case stressed scenario. The expected loss rate has been calculated as [RDR*(1-RRR)] [%]
Rating Case Breakeven OC	CRA	The required stressed OC level compatible with the base case rating
Asset-sale discount stressed	CRA	Stressed Asset value haircuts of the main collateral asset class represented by the base case stressed scenario
Yield Spread stressed	CRA	Stressed positive yield spreads between covered bonds and cover assets represented by the base case stressed scenario
Average Seasoning	Issuer	Average length of the loans from the origination date to the cut-off date in months
Loan Size	Issuer	Average size of the loans (i.e. Total value of cover assets / Number of loans)
Mortgage assets	Issuer	Outstanding mortgage assets in the cover pool expressed in millions
Public sector assets	Issuer	Outstanding public sector assets in the cover pool expressed in millions
Other assets	Issuer	Outstanding other assets in the cover pool expressed in millions
Substitute assets	Issuer	Outstanding substitute assets in the cover pool expressed in millions
Residential mortgage value	Issuer	Outstanding residential mortgage loans in the cover pool expressed in millions
Commercial mortgage value	Issuer	Outstanding commercial mortgage loans in the cover pool expressed in millions
Other mortgage value	Issuer	Outstanding other mortgage loans in the cover pool expressed in millions
Loans (Public Sector)	Issuer	Outstanding loans among public sector assets expressed in millions
Bonds (Public Sector)	Issuer	Outstanding bonds among public sector assets expressed in millions
Other (Public sector)	Issuer	Outstanding other loans among public sector assets expressed in millions
Sovereigns (m.)	Issuer	Outstanding Sovereigns loans among public sector assets expressed in millions
Regional/ federal authorities (m.)	Issuer	Outstanding regional governments loans among public sector assets expressed in millions
Local/ municipal authorities (m.)	Issuer	Outstanding local governments loans among public sector assets expressed in millions
Others (m.)	Issuer	Outstanding loans of other debtors among public sector assets expressed in millions
of which Cash	Issuer	Nominal value of total cash in the substitute asssets expressed in millions
of which Exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA)	Issuer	Nominal value of the exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA) in the substitute asssets expressed in millions
of which Exposures to central banks	Issuer	Nominal value of the exposures to central banks in the substitute asssets expressed in millions
of which Exposures to credit institutions	Issuer	Nominal value of the exposures to credit institutions in the substitute asssets expressed in millions
of which Other	Issuer	Nominal value of the other type of exposures in the substitute asssets expressed in millions
Total number of exposures	Issuer	Total number of public sector exposures or total number of mortgage loans in the cover assets
Arrears % of public sector assets	Issuer	Percentage of public sector loans with arrears
Arrears % of residential loans	Issuer	Percentage of residential mortgage loans with arrears
Arrears % of commercial loans	Issuer	Percentage of commercial mortgage loans with arrears
1-<30 days	Issuer	Percentage of loans with arrears of less than 30 days
30-<60 days	Issuer	Percentage of loans with arrears between 30 and 60 days
60-<90 days	Issuer	Percentage of loans with arrears between 60 and 90 days
90-<180 days	Issuer	Percentage of loans with arrears between 90 and 180 days
>= 180 days	Issuer	Percentage of loans with arrears equal or above 180 days
Distribution by remaining time to maturity	CRA	The remaining residual life of cover pool assets and the remaining maturity of covered bonds in months
	C	and the fermioning material of cores and monthly or cores and office fermioning materials of cores and office fermioning

UniCredit Bank Austria AG

Public Sector Covered Bond Program

Creditreform ⊆ Rating

Data Definitions

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Field Name	Source	Definition
LTV	Issuer	The loan-to-value (LTV) is the ratio of a loan to the value of the property securing the loan
Unindexed LTV Distribution Commercial Loans	Issuer	Unindexed LTV distribution of commercial loans represented by finite continuous distributions of intervals expressed in volume and percentage of total commercial loans
Indexed LTV Distribution Commercial Loans	Issuer	Indexed LTV distribution of commercial loans represented by finite continuous distributions of intervals expressed in volume and percentage of total commercial loans
Unindexed LTV Distribution Residential Loans	Issuer	Unindexed LTV distribution of residential loans represented by finite continuous distributions of intervals expressed in volume and percentage of total residential loans
Indexed LTV Distribution Residential Loans	Issuer	Indexed LTV distribution of residential loans represented by finite continuous distributions of intervals expressed in volume and percentage of total residential loans
Loan distribution by country	Issuer	The share of cover assets across countries represented by the respective asset classes
Loan distribution by region	Issuer	The regional distribution of cover assets of the main country of collateral asset class in percentage
Currency distribution	Issuer	Distribution of currencies of the covered bonds and cover assets expressed in millions
Arrears Distribution	Issuer	The distribution of arrears of the cover assets with respect to each asset class
Seasoning Distribution	Issuer	The distribution of seasoning of the cover assets with respect to each asset class
Amortization Profile	CRA	The maturity structure of the cover assets and liabilities
% Residential Loans	Issuer	Outstanding value of loans that are secured by the residential property expressed as % of total outstanding loans in the cover pool
% Commercial Loans	Issuer	Outstanding value of loans that are secured by the commercial property expressed as % of total outstanding loans in the cover pool
LEI	CRA	Legal Entity Identifier (LEI) enables unique identification of legal entities in financial transactions
Transaction parties	Issuer	Key transaction parties of the covered bond program
Fixed Coupon	Issuer	All assets and liabilities in the covered bond program that yield a fixed interest rate
Floating Coupon	Issuer	All assets and liabilities in the covered bond program that have variable interest rates
EIEURxM	Reuters	Euro x Month EURIBOR
EURSWExY	Reuters	Euro x Year Interest Rate Swap Fixing

Public Sector Covered Bond Program

UniCredit Bank Austria AG

Creditreform C Rating

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