BAWAG P.S.K.

Monthly Investor Report

Dutch National Transparency Template
Covered Bond

Reporting Period: 1 June 2026 - 30 June 2026

Reporting Date: 27 July 2026

AMOUNTS ARE IN EURO

Report Version 4.0 - March 2026

Covered Bonds

The covered bonds listed below were initially issued as Dutch Covered Bonds by Knab and registered as such on DNB's website. Following Knab's merger into BAWAG, they retained their listing in the Dutch registry to reflect DNB's original approval. However, they are now marked with an asterisk, indicating that the Austrian Pfandbriefe Act applies post-merger, and public supervision has shifted from DNB to the FMA.

Green	Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	Redemption Type	LCR HQLA Category
	Series Number 1 - Tranche Number 1	XS1637329639	EUR	500.000.000	500.000.000	0,75%	27.06.17	27.06.27	Soft Bullet	L1
	Series Number 2 - Tranche Number 1	XS2351073098	EUR	500.000.000	500.000.000	0,38%	09.06.21	09.06.36	Soft Bullet	L1
	Series Number 3 - Tranche Number 1	XS2642546399	EUR	500.000.000	500.000.000	3,38%	28.06.23	28.06.30	Soft Bullet	L1
	Series Number 4 - Tranche Number 1	XS2714460719	EUR	500.000.000	500.000.000	3,49%	14.11.23	14.11.28	Soft Bullet	L1
	Series Number 5 - Tranche Number 1	XS2714464117	EUR	500.000.000	500.000.000	3,51%	14.11.23	14.11.29	Soft Bullet	L1
	Series Number 6 - Tranche Number 1	XS2831056101	EUR	250.000.000	500.000.000	3,19%	30.05.24	30.05.32	Soft Bullet	L1
	Series Number 7 - Tranche Number 1	XS2843020525	EUR	500.000.000	250.000.000	Zero-coupon	18.06.24	18.06.34	Soft Bullet	L1
	Series Number 8 - Tranche Number 1	XS3002396680	EUR	500.000.000	500.000.000	2,47%	17.02.25	17.02.27	Soft Bullet	L1
	Series Number 9 - Tranche Number 1	XS3002404021	EUR	500.000.000	500.000.000	2,47%	17.02.25	17.02.27	Soft Bullet	L1
	Series Number 10 - Tranche Number 1	XS3002404294	EUR	500.000.000	500.000.000	2,47%	17.02.25	17.02.27	Soft Bullet	L1

* Amounts to be reported in the relevant currency, and also the euro-equivalent amounts

Asset Cover Test

Asset Cover Test

A	5.017.272.720,04
B	0,00
C	0,00
D	0,00
E	0,00
X	0,00
Y	0,00
Z	0,00
A+B+C+D+E-X-Y-Z	5.017.272.720,04
Outstanding bonds	4.750.000.000,00
Pass/Fail	Pass
ACT Cover Ratio	105,63%

Parameters

Asset percentage	91,74%
Cap LTV Cut-Off indexed valuation % non-NHG	80,00%
Cap LTV Cut-Off indexed valuation % NHG	80,00%
% of Index Increases	90,00%
% of Index Decreases	100,00%
Reserve Fund	0,00
Mandatory Liquidity Required Amount	0,00
Supplemental Liquidity Reserve Amount	0,00
Deduction Set-Off	0,00

Ratings

S&P	AAA
Moody's	Aaa
Fitch	N/A

Labelling

European Covered Bond (Premium) compliant	True
EEA Grandfathered and UCITS compliant	N/A
ECBC Label compliant	True

Overcollateralization and Portfolio composition

Minimum documented nominal OC	110,00%
Available Nominal OC	118,918%
Minimum statutory nominal OC	100,00%
Available statutory nominal OC	115,14%
Minimum statutory CRR OC	105,00%
Available statutory CRR OC	114,11%
Cover pool composition requirement in accordance with Article 40(f) ≥ 80%	100,00%

First Regulatory Current Balance Amount test

Ratio	115,14%
Pass / Fail	Pass

Second Regulatory Currrent Balance Amount test

Ratio	114,11%
Pass / Fail	Pass

* Interest accrual based on Calculation Date

Counterparty Credit Ratings & Triggers

		S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		
Role	**Party**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Consequence if breached***
CBC ACCOUNT BANK	BNG Bank N.V.	/ BBB	A-1+ / AAA	/	P-1 / Aaa	/	F1+ / AAA	/	/	Replacement CBC Account Bank or obtain a guarantee from a financial institution with Requisite Credit Rating.
Custodian	ABN AMRO Bank N.V.	/ BBB	A-1 / A	/	P-1 / Aa3	/	F-1 / A	/	R-1M / AH	Another party (with sufficient ratings) has to fulfill the Custodian role or guarantee the relevant custodian obligations.
Issuer	BAWAG P.S.K.	/	/	P-1(cr)	P-1 / A1	/	/	/	/	A correction in the ACT related to possible set off risk pertaining to deposits from Borrowers with the Issuer equal to the amount deposited with the Issuer by the relevant Borrower minus amounts guaranteed under the Deposit Guarantee Scheme.
Issuer	BAWAG P.S.K.	/	/	P-1(cr)	P-1 / A1	/	/	/	/	Requirement to credit the Reserve Account with an amount equal to the higher of: (i)the Mandatory Liquidity Required Amount; and (ii)the Reserve Trigger Required Amount.

* Event is triggered if credit rating is below the rating as mentioned in the table

* The issuer appointed KPMG Accountants N.V. as Asset Monitor on the covered bond programme per 7 November 2024.

Ledgers, Investments & Liquidity Buffer

Ledgers

Revenue Ledger	0,00
Principal Ledger	0,00
Reserve Fund Ledger	0,00
Total	**0,00**

Investments

Substitution Assets Balance	0,00
Authorised Investments Balance	0,00
Total	**0,00**

Liquidity Buffer

Outflows	34.950.000,00
Required Liquidity Buffer	**34.950.000,00**
Inflows	139.561.551,91
Cash	0,00
Bonds	0,00
Available Liquidity Buffer	**139.561.551,91**

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Extension Triggers

Trigger	Description	Breached
Contractual*	No maturity extension applies with respect to the payment obligations of the Issuer under the Covered Bonds. The maturity extension with respect to the CBC is set out in Condition 3. The CBC shall have no obligation under the Guarantee until (i) the occurrence of an Issuer Event of Default, the service by the Security Trustee on the Issuer of an Issuer Acceleration Notice and the service by the Security Trustee of a CBC of a Notice to Pay or (ii) the occurrence of a CBC Event of Default and the service by the Security Trustee of a CBC Acceleration Notice on the Issuer and the CBC. If the CBC is obliged to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay the Guaranteed Final Redemption Amount shall be deferred to, and shall under the Guarantee be due on, the Extended Due for Payment Date, unless any moneys are available to the CBC to be paid for such purpose on a payment date falling prior to the Extended Due for Payment Date.	No

* The maturtiy extension triggers comply with the Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft).

Stratifications

Portfolio Characteristics

Principal amount	5.648.593.915,30
Value of saving deposits	179.607.384,40
Net principal balance	5.468.986.530,90
Number of loans	28.817
Number of loanparts	70.011
Average principal balance (borrower)	189.783,34
Average principal balance (loanpart)	78.116,10
Weighted average current interest rate	2,87%
Weighted average maturity (in years)	22,77
Weighted average remaining time to interest reset (in years)	13,16
Weighted average seasoning (in years)	7,58
Weighted average CLTOMV	46,58%
Weighted average CLTIMV	76,27%
Maximum current interest rate	6,35%
Minimum current interest rate	1,01%
Defaults according to Article 178 of the CRR	0
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparancy Template:	Monthly

1. Delinquencies

	Arrears Amount	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Performing	68.144,36	5.644.933.729,35	99,94%	69.951	99,91%	2,87%	22,77	46,58%
<= 30 days	47.875,29	3.660.185,95	0,06%	60	0,09%	3,24%	22,63	42,72%
30 days - 60 days								
60 days - 90 days								
90 days - 120 days								
120 datys - 150 days								
150 days - 180 days								
180 days >								
Total	116.019,65	5.648.593.915,30	100,00%	70.011	100,00%	2,87%	22,77	46,58%

2. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)		Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 0.50%								
0.50% - 1.00%								
1.00% - 1.50%		218.016.005,12	3,86%	3.648	5,21%	1,36%	22,58	47,51%
1.50% - 2.00%		1.276.605.344,73	22,60%	14.810	21,15%	1,74%	24,53	49,44%
2.00% - 2.50%		837.077.289,49	14,82%	10.534	15,05%	2,26%	22,70	46,05%
2.50% - 3.00%		1.306.527.826,30	23,13%	15.471	22,10%	2,69%	21,10	42,58%
3.00% - 3.50%		344.815.675,57	6,10%	3.838	5,48%	3,27%	23,19	47,16%
3.50% - 4.00%		536.607.411,45	9,50%	7.264	10,38%	3,79%	24,15	50,18%
4.00% - 4.50%		671.737.275,63	11,89%	8.415	12,02%	4,23%	22,35	47,98%
4.50% - 5.00%		206.031.929,01	3,65%	2.632	3,76%	4,70%	25,47	47,21%
5.00% - 5.50%		206.179.085,48	3,65%	2.740	3,91%	5,25%	18,75	41,64%
5.50% - 6.00%		43.553.995,94	0,77%	635	0,91%	5,69%	16,52	38,11%
6.00% - 6.50%		1.442.076,58	0,03%	24	0,03%	6,11%	12,69	38,92%
6.50% - 7.00%								
7.00% >								
	Total	5.648.593.915,30	100,00%	70.011	100,00%	2,87%	22,77	46,58%

3. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	24726007,69	0,44%	379	0,54%	3,22%	19,96	37,74%
1 year - 2 years	86739660,63	1,54%	1467	2,09%	3,43%	22,37	36,58%
2 years - 3 years	116172424,3	2,06%	1849	2,63%	4,02%	21,94	38,34%
3 years - 4 years	102046448,7	1,81%	1738	2,47%	3,68%	20,81	36,69%
4 years - 5 years	117456349,1	2,08%	1926	2,74%	3,37%	22,44	37,46%
5 years - 6 years	89964725,95	1,59%	1447	2,06%	3,31%	18,09	38,59%
6 years - 7 years	307702372,6	5,45%	3477	4,94%	3,74%	21,76	49,86%
7 years - 8 years	358953932,2	6,35%	3960	5,63%	4,18%	21,96	50,87%
8 years - 9 years	292796378,8	5,18%	3874	5,51%	3,96%	19,86	41,95%
9 years - 10 years	354610520,8	6,28%	4816	6,85%	3,17%	19,80	36,53%
10 years - 11 years	203596658,9	3,60%	2608	3,71%	2,72%	19,87	37,43%
11 years - 12 years	411376062,4	7,28%	4752	6,76%	2,63%	21,88	39,16%
12 years - 13 years	269682332,3	4,77%	3201	4,55%	2,77%	22,48	40,42%
13 years - 14 years	248142017	4,39%	3382	4,81%	2,41%	23,24	39,08%
14 years - 15 years	515774541,3	9,13%	6095	8,67%	1,94%	24,20	40,41%
15 years - 16 years	282103911,8	4,99%	3477	4,94%	1,70%	24,21	44,19%
16 years - 17 years	328102124,2	5,81%	3391	4,82%	2,59%	24,61	53,36%
17 years - 18 years	81484613,03	1,44%	970	1,38%	4,02%	23,72	50,10%
18 years - 19 years	60877155,13	1,08%	822	1,17%	3,69%	23,40	46,68%
19 years - 20 years	78960454,23	1,40%	974	1,38%	3,45%	23,44	45,15%
20 years - 21 years	73218920,85	1,30%	925	1,32%	2,66%	20,80	39,97%
22 years - 23 years	235217540,5	4,16%	2827	4,02%	2,65%	23,12	40,17%
23 years - 24 years	170233420	3,01%	2136	3,04%	2,50%	24,48	45,37%
24 years - 25 years	278412316,9	4,93%	2980	4,24%	2,01%	25,15	41,05%
25 years - 26 years	167921378,9	2,97%	1858	2,64%	1,77%	25,79	42,94%
26 years - 27 years	154146776,6	2,73%	1501	2,13%	2,27%	26,81	52,98%
27 years - 28 years	17129569,01	0,30%	247	0,35%	4,46%	27,00	55,20%
28 years - 29 years	13525870,03	0,24%	173	0,25%	4,28%	27,84	57,73%
29 years - 30 years	10432614	0,18%	141	0,20%	4,13%	28,98	54,62%
30 years >=	414349,87	0,01%	5	0,01%	4,20%	29,62	64,93%
Floating	71795788,29	1,27%	1193	2,16%	3,90%	25,87	30,81%
Total	5.648.593.915,30	100,00%	70.011	100,00%	2,87%	22,77	46,58%

4. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Monthly	5.648.593.915,30	100,00%	70.011	100,00%	2,87%	22,77	45,23%
Quarterly							
Half-yearly							
Yearly							
Total	5.648.593.915,30	100,00%	70.011	100,00%	2,87%	22,77	46,58%

5. Valuation Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Full taxation	4.350.852.250,72	77,03%	22.183	76,98%	2,96%	26,18	46,69%
Other	591.469.909,68	10,47%	3.735	12,96%	2,87%	25,59	35,50%
Desktop valuation	706.271.754,90	12,50%	2.899	10,06%	3,51%	27,99	55,15%
Total	5.648.593.915,30	100,00%	28.817	100,00%	2,87%	22,77	46,58%

Further Details

Table	Corresponding HTT Section
6. Redemption Type	B1. HTT Mortgage Assets Table 7
7. Outstanding Loan Amount	B1. HTT Mortgage Assets Table 10
8. Origination Year	B1. HTT Mortgage Assets Table 8
9. Seasoning	B1. HTT Mortgage Assets Table 8
10. Legal Maturity	A. HTT General Table 5
11. Remaining Tenor	A. HTT General Table 4
12. Current Loan to Original Market Value	B1. HTT Mortgage Assets Table 11
13. Current Loan to Indexed Market Value	B1. HTT Mortgage Assets Table 12
14. Interest Payment Type	B1. HTT Mortgage Assets Table 6
15. Property Description	B1. HTT Mortgage Assets Table 18
16. Geographical Distribution (by Province)	B1. HTT Mortgage Assets Table 5
17. Occupancy	B1. HTT Mortgage Assets Table 13
18. Guarantee Type (NHG / Non NHG)	B1. HTT Mortgage Assets Table 14

Glossary

Term	Definition / Calculation
Account Bank	The bank at which the AIC Account is maintained from time to time being, as at the Programme Date, ING Bank and following termination of the AIC Account Agreement, such other replacement account bank as may be appointed in accordance
ACT	Asset Cover Test. Asset Cover Test has the meaning ascribed to such term in the Asset Monitor Agreement.
ACT A	The lower of: (a) the sum of all Adjusted Current Balances of all Transferred Receivables. The "Adjusted Current Balance" of a Transferred
ACT B	The aggregate amount of all Principal Receipts on the Transferred Receivables up to the end of the immediately preceding Calculation Period which have not been applied in accordance with the Trust Deed.
ACT C	The aggregate amount of all Transferred Collateral in cash which has not been applied in accordance with the Trust Deed.
ACT D	The aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets and accrued interest thereon which has not been applied in accordance with the Trust Deed. Substitution Assets will be valued on a monthly basis and be taken into account
ACT E	The aggregate amount standing to the credit of the Pre-Maturity Liquidity Ledger and the Mandatory Liquidity Principal Ledger.
ACT V	In respect of each Series of Covered Bonds in respect of which no Total Return Swap is entered into by the SB2 CBC, for as long as (i) the Issuer's credit rating from any Rating Agency falls below any relevant minimum credit rating determined to be applicable or agreed
ACT W	(a) If the Issuer's credit rating from any Rating Agency falls below any relevant minimum credit rating determined to be applicable or agreed by the relevant Rating Agency, being as at the Programme Date Baa1(cr) by Moody's, an amount equal to all principal
ACT Y	If any of the Issuer's credit ratings from any Rating Agency falls below any relevant minimum credit rating determined to be applicable or agreed by the relevant Rating Agency, being as at the Programme Date P-1 (short term) by Moody's and the related Borrower has a
ACT Z	Zero as long as the Total Return Swap Agreement is in place and, if a Portfolio Test is implemented or an alternative hedging methodology is put in place, is equal to the weighted average maturity in years of all outstanding Covered Bonds multiplied by the euro
ACT α (alfa)	For each Transferred Receivable the lower of its Current Balance and the sum of the following elements, to the extent applicable to it: (i) if it falls under category 3 or 4 of the above Deduction Risk description and it relates to a Life Loan in respect of which the related
ACT β (bèta)	Means for each Transferred Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) α minus L. "L" means for each Transferred Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if
Asset Percentage	A percentage figure as is determined from time to time in accordance with the Asset Monitor Agreement.
AT	Amortisation Test. Amortisation Test has the meaning ascribed to such term in the Asset Monitor Agreement.
Automatic Valuation Methodology	Means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention.
Available Statutory CRR OC	Means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory CRR OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage.
Available Statutory Nominal OC	Means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory Nominal OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage.
Calculation Date	The date falling two business days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC
CLTIMV	Current Loan to Indexed Market Value means the ratio calculated by dividing the current outstanding loan amount by the Indexed Valuation.
CLTOMV	Current Loan to Original Market Value means the ratio calculated by dividing the current outstanding loan amount by the Market Value.
Construction Deposit	A mortgage loan agreement under which the relevant Borrower has requested part of the loan to be withheld, in anticipation of construction or improvement costs to be incurred by him at a later stage in connection with the Property.
Credit Rating	An assessment of the credit worthiness of the notes assigned by the credit rating agencies.
Current Balance	In relation to an Eligible Receivable at any date, the aggregate (without double counting) of the Net Outstanding Principal Balance, Accrued Interest (unless it concerns calculations for either the Asset Cover Test or the Amortisation Test Aggregate Receivable Amount,
Index	The index of increases of house prices issued by the Land Registry in relation to residential properties in The Netherlands.
Indexed Valuation	In relation to any Transferred Receivable secured over any Property: (i) at any date on which the Market Value of that Property is available (which valuation the Issuer has in the Asset Monitor Agreement
IRS	"Interest Rate Swap" means an interest rate swap transaction that forms part of a Swap Agreement.
Loan	Any loan (including the Initial Advance and any Further Advance) or loan part (leningdeel) granted by the relevant Originator to a Borrower pursuant to the terms of a Loan Agreement.
Loanpart(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists.
LTV Cut-Off Percentage	Such percentage as is required from time to time for the Covered Bonds to qualify as "Covered Bonds" as defined in Article 129 CRR, currently being 80 per cent. for all Transferred Receivables.
Market Value	In relation to any Property means, on any date, the value given to that Property by the most recent valuation calculated in accordance with the Automatic Valuation Methodology.
Maturity Date (Bonds)	In respect of a Series the Interest Payment Date which falls no more than 45 years after the Issue Date of such Series and on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions,
Minimum Statutory CRR OC	Means the minimum required amount of collateral determined in accordance with Article 40g paragraph 2 of the Decree (Besluit prudentiële regels Wft) and CRR and which expressed as a percentage is 105% of the principal amount outstanding of the Covered
Minimum Statutory Nominal OC	Means the minimum required amount of collateral determined in accordance with Article 40g paragraph 1 of the Decree (Besluit prudentiële regels Wft) and which expressed as a percentage is 100% of the principal amount outstanding of the Covered Bonds.
Net Outstanding Principal Balance	In relation to a Transferred Receivable, at any date, the Gross Outstanding Principal Balance of such Receivable less, if it is a Participation Receivable, an amount equal to the relevant Participation on such date.
NHG Guarantee	A guarantee (borgtocht) issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the National Mortgage Guarantee (Nationale Hypotheek Garantie), as may be amended from time to time.
Occupancy	The way the mortgaged property is used (e.g. owner occupied).
Original Market Value	In this report, means the Market Value (marktwaarde) given to that Property by the most recent valuation calculated in accordance with the Automatic Valuation Methodology.
Originator	ING Bank N.V. in its capacity as Originator.
Pre-Maturity Liquidity Ledger	Has the meaning ascribed to such term in Schedule 2 (Administration and Maintenance of Ledgers) to the Administration Agreement.
Remaining Tenor	The time in years from the reporting date to the maturity date of a loan.
Reserve Fund	Pursuant to the Trust Deed, if the Issuer's credit rating falls below A (long-term) or A-1 (short-term) by S&P, below P-1 (short-term) by Moody's or F1 (short-term) and A (long-term) by Fitch, the CBC will be required to establish a reserve fund (the "Reserve Fund")
Savings	The savings part of all premiums received by a Participant from the relevant Borrower under or pursuant to the relevant insurance policy.
Series	a Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the
Servicer	ING Bank N.V.
Set-Off	The right of a debtor to set-off a claim that corresponds to its debt owed to the same counterparty.

Contact Information

Account Bank	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands	**Administrator**	BAWAG P.S.K. AG Wiedner Gürtel 11 1100 Vienna Austria
Auditor	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	**Back-up Cash manager**	CSC Administrative Services (Netherlands) B.V. Basisweg 10 1043 AP Amsterdam The Netherlands
CASH MANAGER	BAWAG P.S.K. AG Wiedner Gürtel 11 1100 Vienna Austria	**CBC ACCOUNT BANK**	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands
Common Safekeeper	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg	**COVER POOL MONITOR**	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands
Custodian	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	**Issuer**	BAWAG P.S.K. AG Wiedner Gürtel 11 1100 Vienna Austria
Lead Manager	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	**Legal Advisor**	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands
Listing Agent	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	**Paying Agent**	Citibank N.A., London Branch Citigroup Centre, Canada Square E14 5LB London The United Kingdom
Security Trustee	Stichting Security Trustee BAWAG Soft Bullet Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	**Seller**	BAWAG P.S.K. AG Wiedner Gürtel 11 1100 Vienna Austria
Seller Collection Account Bank	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	**Servicer**	Aegon Hypotheken B.V. Aegonplein 50 2591 TV Den Haag The Netherlands
Sponsor (if applicable)	BAWAG P.S.K. AG Wiedner Gürtel 11 1100 Vienna Austria	**Tax Advisor**	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands