EN   Bank   BAWAG P.S.K.

Report Date	31.12.2020
Report Currency	EUR

## Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1.   OVERVIEW

		Moody's	Fitch	S&P
CRD/ UCITS compliant		yes		
Share of ECB eligible cover assets (in % of total cover pool)		n.p.		
Total amount of outstanding issues	in mn	1.497,8		
Total amount of cover assets	in mn	1.597,5		
Rating agencies		Moody's	Fitch	S&P
Issuer rating		A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen		Aaa	0	0
Number of loans		2.239		
Number of borrowers		1.096		
Number of garantors		330		
Average exposure per borrower	in mn	1,5		
Average loan amount	in mn	0,7		
Share of non-performing loans with at least 90 days past due (% of primary cover pool)		0%		
Share of 10 largest loans (% of primary cover pool)		20%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		13%		
Share of bullet loans (% of primary cover pool)		24%		
Share of loans in foreign currency (% of primary cover pool)		6%		
Share of issues in foreign currency (% of primary cover pool)		0%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		40%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		7%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		14%		
Number of issues		19		
Average issue size	in mn	78,83		

2.1 Distribution by loan size

Primary cover pool by loan size	volume	number
≤ 300.000	194	1.301
thereof 0 - 100.000	29	476
thereof 100.000 - 300.000	165	825
300.000 - 5.000.000	895	902
thereof 300.000 - 500.000	148	370
thereof 500.000 - 1.000.000	191	260
thereof 1.000.000 - 5.000.00	556	272
≥ 5.000.000	509	36
Total	1.597	2.239
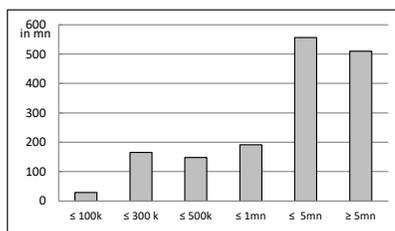
2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.495
in CHF	102
in USD	0
in JPY	0
Other	0
Total	1.597

Issues	volume
in EUR	1.498
in CHF	0
in USD	0
in JPY	0
Other	0
Total	1.498

2.3 Regional distribution

Regional distribution	volume	%
EU member states	1.597	100%
Austria	1.561	98%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	36	2%
Greece	0	0%
Hungary	0	0%
Irland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%
Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%
EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	0	0%
Switzerland	0	0%
Total	1.597	100%

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	1	0%	0%
Vienna	29	2%	2%
Lower Austria	378	24%	24%
Upper Austria	245	16%	15%
Salzburg	37	2%	2%
Tyrol	20	1%	1%
Styria	443	28%	28%
Carinthia	217	14%	14%
Burgenland	42	3%	3%
Vorarlberg	149	10%	9%
Total	1.561	100%	98%

2.4   Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	78	5%
Direct claim against region / federal state	179	11%
Direct claim against municipality	815	51%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	131	8%
Claim with guarantee of municipality	368	23%
Others	26	2%
Total	1.597	100%

2.5   Seasoning

WA seasoning (in years)	6,1

Seasoning	volume	%
≤ 12 months	464	29%
12 - 36 months	105	7%
36 - 60 months	143	9%
60 - 120 months	463	29%
≥ 120 months	423	26%
Total	1.597	100%
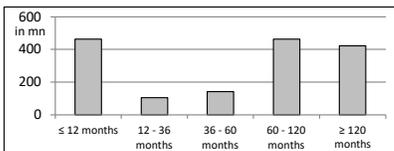
2.6   Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	
	n.p.
WA residual life (final legal maturity)	13,8
WA residual life of issues (final legal maturity)	3,2

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%	Issues	volume	%
≤ 12 months	0	0%	≤ 12 months	0	0%
12 - 36 months	103	6%	12 - 36 months	933	62%
36 - 60 months	79	5%	36 - 60 months	10	1%
60 - 120 months	231	14%	60 - 120 months	545	36%
≥ 120 months	1.184	74%	≥ 120 months	10	1%
Total	1.597	100%	Total	1.498	100%
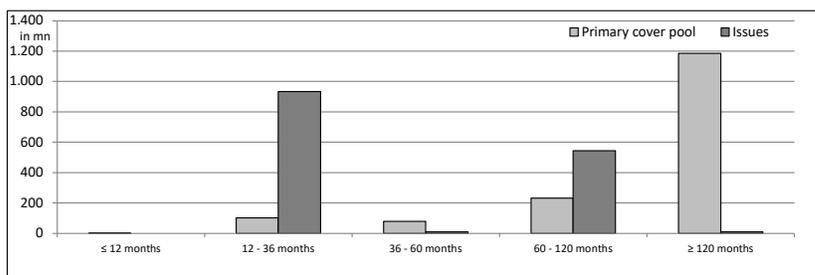
2.7   Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no

Primary cover pool	volume	Issues	volume
Variable, fixed rate during the year	954	Variable, fixed rate during the year	0
Fixed rate, 1 - 2 years	78	Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	63	Fixed rate, 2 - 5 years	943
Fixed rate, > 5 years	503	Fixed rate, > 5 years	555
Total	1.597	Total	1.498

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
Total	**0**
Additional cover pool (in % of cover assets)	**0%**

Bonds by volume	volume	number
≤ 1.000.000	0	0
1.000.000 - 5.000.000	0	ß
≥ 5.000.000	0	0
Total	**0**	**0**

Additional cover pool by currencies	volume	%
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	**0**	**0%**

Regional distribution of additional cover pool	volume	%
EU member states	**0**	**0%**
Austria	0	0%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finnland	0	0%
France	0	0%
Germany	0	0%
Greece	0	0%
Hungary	0	0%
Irland	0	0%
Italy	0	0%
Latvia	0	0%
Lituania	0	0%
Luxembourg	0	0%
Malta	0	0%
Poland	0	0%
Portugal	0	0%
Romania	0	0%
Slovakia	0	0%
Slovenia	0	0%
Spain	0	0%
Sweden	0	0%
The Netherlands	0	0%
UK	0	0%

EEA member states	0	0%
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	**0**	**0%**
Switzerland	**0**	**0%**
Total	**0**	**0%**