Creditreform Covered Bond Rating

Landesbank Hessen-Thüringen (Helaba)

Public Sector Covered Bond Program

Creditreform Rating

Rating Object

Country Issuer	Germany	Main collateral asset class	Public Sector
Main country of assets	Germany	Legal Framework	German Pfandbrief Act
Covered bonds type	Public Sector	Repayment method	Hard Bullet
Cut-off date Cover pool infomation:	30.06.2022	Publication date:	24.08.2022

Rating Overview

Rating Summary		*Key Credit Risk Metrics*	
Issuer	Landesbank Hessen-Thüringen (Helaba)	Metrics date	20.04.2022
LT Issuer Rating	A-	Rating Case Default Rate	9.20%
ST Issuer Rating	L2	Rating Case Recovery Rate	45.10%
+Legal and regulatory framework analysis	+4 Notches	Expected Loss	5.05%
+Liquidity and refinancing risk	+1 Notch	Rating Case Breakeven OC	14.25%
= Rating after 1st uplift	AA+	Asset-sale discount stressed	10.36%
Cover Pool & cash flow analysis	A+	Yield Spread stressed	0.27%
+ 2nd rating uplift	+/-0 Notch		
Rating covered bond program / Outlook	**AA+ / Stable**		

Program Characteristics

All currencies displayed in EUR

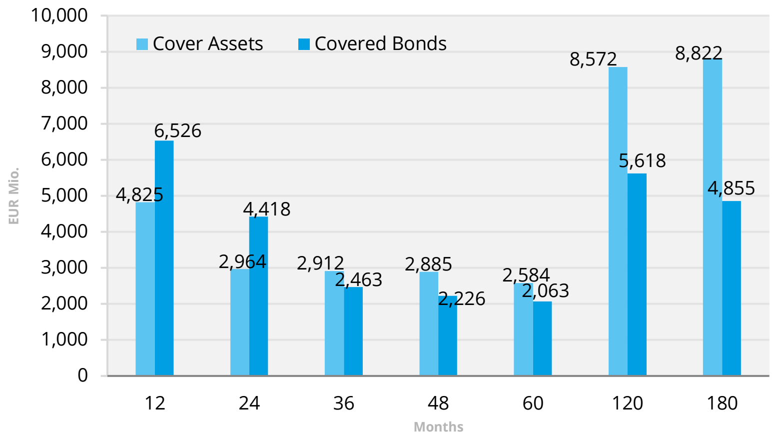
General Information		*Overcollateralization*	
Bonds Nominal value	28,167.30 m.	Minimum	2.00%
Cover pool value	33,563.30 m.	Committed	NR
WAL maturity covered bonds	5.34 Years	Current	19.16%
WAL maturity cover pool	7.09 Years		
Currency Participations		*Interest Rate types*	
Euro-denominated Assets	96.98%	Fixed Rate - Covered Bonds	100.00%
Euro-denominated Bonds	100.00%	Floating Rate - Covered Bonds	0.00%
Non Euro-denominated Assets	3.02%	Other Rate -Covered Bonds	0.00%
Non Euro-denominated Bonds	0.00%	Fixed Rate -Cover Assets	94.45%
		Floating Rate - Cover Assets	5.55%
		Other Rate - Cover Assets	0.00%

Cover Assets Composition

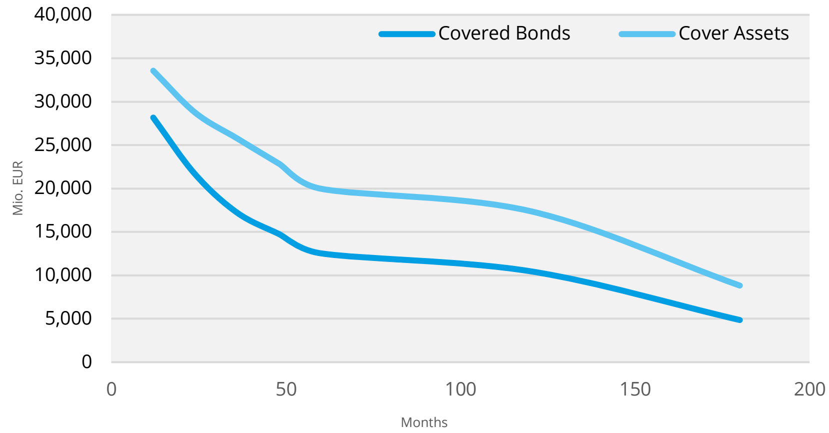
General Information			
Cover Pool value	33,563.30 m.	Loans (Public Sector)	31,382.20 m.
Mortgage assets	0.00 m.	Bonds (Public Sector)	1,620.30 m.
Public sector assets	33,002.50 m.	Other (Public Sector)	0.00 m.
Other assets	0.00 m.	Total number of exposures	19,894
Substitute assets	560.80 m.	Average Size Loans Public Sector (000s)	1,658.92
of which Cash	0.00 m.	Sovereigns (m.)	1,307.10
of which Exposures to/ guaranteed by Supranational, Sovereign, Agency (SSA)	0.00 m.	Regional/ federal authorities (m.)	11,383.90
of which Exposures to central banks	0.00 m.	Local/ municipal authorities (m.)	15,069.40
of which Exposures to credit institutions	560.80 m.	Others (m.)	5,242.10
of which Other	0.00 m.	Weighted Average Seasoning (months)	0.00

Arrears	*% of Public Sector assets*	
1-<30 days	0.00	
30-<60 days	0.00	
60-<90 days	0.00	
90-<180 days	0.00	
>= 180 days	0.00	

Distribution by remaining time to maturity



Amortization Profile



Loan Distribution by country (as % of total Public Sector assets)

Country	% Public Sector Loans	
Austria	2.5%	
Belgium	3.3%	
Bulgaria	0.0%	
Croatia	0.0%	
Cyprus	0.0%	
Czech Republic	0.0%	
Denmark	0.1%	
Estonia	0.0%	
Finland	0.1%	
France	1.0%	
Germany	92.2%	
Greece	0.0%	
Netherlands	0.0%	
Hungary	0.0%	
Ireland	0.0%	
Italy	0.0%	
Latvia	0.0%	
Lithuania	0.0%	
Luxembourg	0.0%	
Malta	0.0%	
Poland	0.0%	
Portugal	0.2%	
Romania	0.0%	
Slovakia	0.0%	
Slovenia	0.0%	
Spain	0.2%	
Sweden	0.1%	
United Kingdom	0.0%	
Iceland	0.0%	
Liechtenstein	0.0%	
Norway	0.0%	
Switzerland	0.4%	
Australia	0.0%	
Brazil	0.0%	
Canada	0.0%	
Japan	0.0%	
Korea	0.0%	
New Zealand	0.0%	
Singapore	0.0%	
US	0.0%	
Other	0.0%	

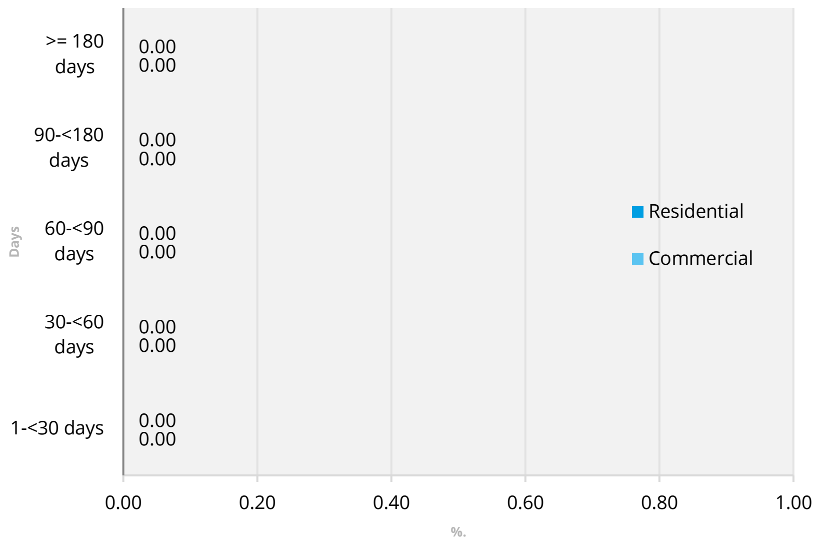
Currency Distribution

Currency	Covered Bonds	Cover Assets
EUR	28,167.30 m.	32,549.90 m.
AUD	0.00 m.	0.00 m.
BRL	0.00 m.	0.00 m.
CAD	0.00 m.	0.00 m.
CHF	0.00 m.	146.90 m.
CZK	0.00 m.	0.00 m.
DKK	0.00 m.	0.00 m.
GBP	0.00 m.	0.00 m.
HKD	0.00 m.	0.00 m.
JPY	0.00 m.	504.70 m.
KRW	0.00 m.	0.00 m.
NOK	0.00 m.	0.00 m.
PLN	0.00 m.	0.00 m.
SEK	0.00 m.	0.00 m.
SGD	0.00 m.	0.00 m.
USD	0.00 m.	361.80 m.
Other	0.00 m.	0.00 m.

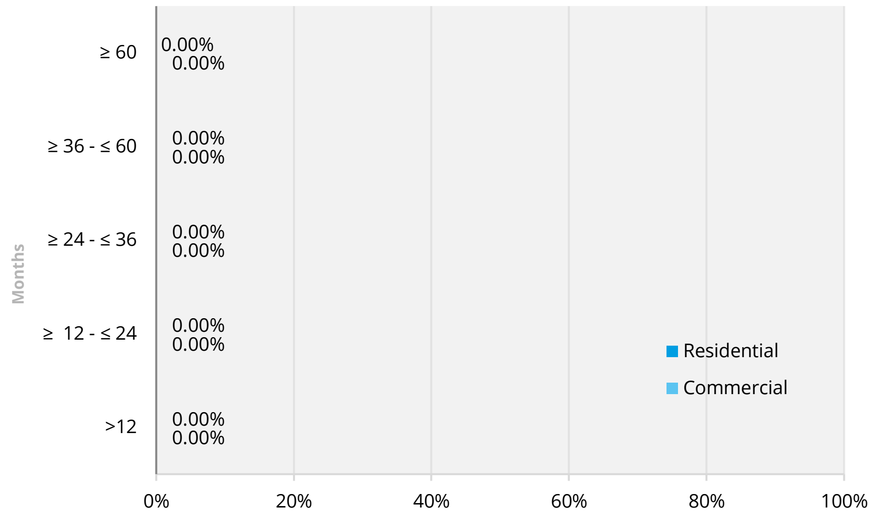
Loan Distribution by Regions (as % of total Public Sector assets)

Region	% of Public Sector assets	
Baden-Württemberg	3.51%	
Bavaria	3.25%	
Berlin	9.60%	
Brandenburg	0.34%	
Bremen	2.08%	
Hamburg	2.03%	
Hesse	39.63%	
Lower Saxony	6.56%	
Mecklenburg-Western Pomerania	1.84%	
North Rhine-Westphalia	23.03%	
Rhineland-Palatinate	2.09%	
Saarland	2.05%	
Saxony	1.13%	
Saxony-Anhalt	0.24%	
Schleswig-Holstein	0.72%	
Thuringia	1.90%	

Arrears Distribution



Seasoning Distribution



LTV Distribution

Unindexed LTV Distribution Commercial Loans			*Unindexed LTV Distribution Residential 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 Parties

Key Transaction parties	*Name*	*LEI*
Issuer	Landesbank Hessen-Thüringen (Helaba)	DIZES5CFO5K3I5R58746

Swap Counterparties

Counterparty Name	*LEI*	*Type of swap*
NR	NR	NR

Type of swap arrangements	
Intra-group interest rate swaps	No
Intra-group currency rate swaps	No

Creditreform Rating

ISIN List of rated securities

Issuer	ISIN	Coupon Type	Coupon Rate (%)	Issue date	Maturity date
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4JE0	Fix	3.50	06.09.2013	06.09.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB2LC4	Fix	0.38	10.01.2017	11.01.2027
Landesbank Hessen-Thüringen (Helaba)	DE000HLB41B7	Floating	EIEUR6M + 0.9	22.03.2021	22.09.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4U71	Fix	1.25	19.09.2018	19.09.2033
Landesbank Hessen-Thüringen (Helaba)	DE000HLB0P56	Fix	2.00	26.04.2013	26.04.2028
Landesbank Hessen-Thüringen (Helaba)	DE000A0ASMW9	Fix	5.10	04.03.2004	04.03.2024
Landesbank Hessen-Thüringen (Helaba)	XS2461137189	Fix	0.72	22.03.2022	22.03.2027
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4J84	Fix	1.85	15.08.2014	28.12.2029
Landesbank Hessen-Thüringen (Helaba)	DE000WLB8ET1	Floating	EIEUR3M	12.10.2007	12.10.2027
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4Z68	Fix	1.00	15.07.2020	15.07.2060
Landesbank Hessen-Thüringen (Helaba)	DE000HLB1JX6	Fix	1.20	02.09.2014	02.09.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB40Y1	Fix	1.05	17.11.2020	17.11.2060
Landesbank Hessen-Thüringen (Helaba)	XS1793273092	Fix	0.88	20.03.2018	20.03.2028
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4YE9	Fix	1.24	10.12.2019	10.12.2049
Landesbank Hessen-Thüringen (Helaba)	DE000HLB1C43	Fix	0.61	11.08.2016	11.08.2031
Landesbank Hessen-Thüringen (Helaba)	DE000HLB2YN4	Fix	0.98	09.11.2020	09.11.2060
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4JM3	Floating	EIEUR6M + 0.05	22.01.2014	22.01.2024
Landesbank Hessen-Thüringen (Helaba)	DE0002677572	Fix	5.50	28.07.1998	28.07.2028
Landesbank Hessen-Thüringen (Helaba)	XS2445172187	Fix	0.50	16.02.2022	16.02.2027
Landesbank Hessen-Thüringen (Helaba)	DE000HLB41M4	Floating	EIEUR6M + 1	06.09.2021	06.09.2024
Landesbank Hessen-Thüringen (Helaba)	DE000DXA0TU4	Fix	4.00	25.02.2008	25.02.2038
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4Y36	Floating	EIEUR6M + 0.95	14.04.2020	14.04.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB1BZ8	Fix	0.38	10.01.2017	12.01.2026
Landesbank Hessen-Thüringen (Helaba)	XS1548773982	Fix	0.63	12.01.2017	12.01.2027
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4JF7	Fix	2.25	12.09.2013	12.09.2022
Landesbank Hessen-Thüringen (Helaba)	XS1936186425	Fix	0.50	16.01.2019	16.01.2026
Landesbank Hessen-Thüringen (Helaba)	XS0946693834	Fix	1.88	26.06.2013	26.06.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB2ND8	Fix	0.66	30.11.2017	30.11.2022
Landesbank Hessen-Thüringen (Helaba)	DE000HLB41C5	Floating	EIEUR6M + 1.05	26.03.2021	26.03.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4V96	Fix	0.14	19.02.2019	19.02.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB0P64	Fix	1.88	28.06.2013	17.10.2022
Landesbank Hessen-Thüringen (Helaba)	XS1382379318	Fix	0.13	21.03.2016	21.11.2022
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4ZG1	Floating	EIEUR6M + 1.5	29.04.2020	29.04.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB2L33	Fix	1.50	01.09.2017	01.09.2022
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4U48	Fix	1.45	17.09.2018	17.09.2038
Landesbank Hessen-Thüringen (Helaba)	XS2056484889	Fix	0.01	26.09.2019	26.09.2029
Landesbank Hessen-Thüringen (Helaba)	DE000HLB0P49	Fix	1.75	28.03.2013	28.03.2023
Landesbank Hessen-Thüringen (Helaba)	DE000A0A3HW7	Fix	4.70	14.06.2004	14.06.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4J76	Floating	EIEUR6M + 0.04	09.07.2014	09.07.2024
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4090	Floating	EIEUR6M + 0.75	16.03.2021	16.03.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4JN1	Fix	2.00	24.01.2014	24.07.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB41Z6	Fix	1.20	09.02.2022	09.02.2052
Landesbank Hessen-Thüringen (Helaba)	DE000DXA1NC3	Fix	3.18	27.10.2010	27.10.2022
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4Y69	Floating	EIEUR6M + 1.15	23.04.2020	23.10.2023
Landesbank Hessen-Thüringen (Helaba)	DE000HLB1C27	Fix	0.25	22.07.2016	22.07.2026
Landesbank Hessen-Thüringen (Helaba)	DE000HLB2NE6	Fix	1.00	30.11.2017	30.11.2027

ISIN List of rated securities

Issuer	ISIN	Coupon Type	Coupon Rate (%)	Issue date	Maturity date
Landesbank Hessen-Thüringen (Helaba)	XS1587900843	Fix	1.38	29.03.2017	28.03.2042
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4JK7	Fix	2.25	30.10.2013	30.10.2023
Landesbank Hessen-Thüringen (Helaba)	XS1936190021	Fix	0.00	16.01.2019	18.07.2022
Landesbank Hessen-Thüringen (Helaba)	XS2433240764	Fix	0.50	19.01.2022	19.01.2037
Landesbank Hessen-Thüringen (Helaba)	DE000HLB41D3	Floating	EIEUR6M + 1.25	08.04.2021	08.10.2024
Landesbank Hessen-Thüringen (Helaba)	DE000DXA0S75	Floating	EIEUR3M	06.12.2007	06.12.2022
Landesbank Hessen-Thüringen (Helaba)	DE000HLB4VB1	Fix	1.35	04.10.2018	04.10.2033
Landesbank Hessen-Thüringen (Helaba)	XS2106579670	Fix	0.13	22.01.2020	22.01.2030
Landesbank Hessen-Thüringen (Helaba)	DE000HLB0P98	Floating	EIEUR3M + 0.17	08.08.2013	08.08.2023

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
Covered bonds type	Issuer	The covered bonds type (public sector covered bonds or mortgage covered bonds)
Country Issuer	Issuer	The issuer country
Main country of assets	Issuer	The country with the maximum participation of cover assets
Main collateral asset class	Issuer	The main collateral asset class of the covered bonds
Legal framework	CRA	The set of legislative and regulatory rules of the respective jurisdiction that regulates the covered bonds (CB) program
Bonds Nominal value	Issuer	The total amount of outstanding covered bonds as of cut-off date expressed in millions
Cover pool value	Issuer	Aggregate value of all cover assets in the cover pool (incl. Substitute assets) as of cut-off date expressed in millions
WAL maturity covered bonds	Issuer	The weighted average remaining maturity of all outstanding covered bonds in years
WaL maturity cover pool	Issuer	The weighted average remaining maturity of all outstanding covered assets in years
Repayment method	Issuer	Hard Bullet: Covered bonds are repaid on the maturiry date which cannot be extended 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 structures
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
Overcollateralization (OC) - Minimum	CRA	The minimum OC level that the issuer must maintain according to the respective CB legislation
Overcollateralization (OC) - Commited	CRA	The minimum OC level that the issuer has committed to maintain, as published in its public available reports. If no level of commited OC is reported, the field shows "NR" (Not Relevant)
Fixed Rate - Covered Bonds	Issuer	Share of covered bonds paying a fixed rate of interest
Floating Rate - Covered Bonds	Issuer	Share of covered bonds paying a floating rate of interest
Other Rate -Covered Bonds	Issuer	Share of covered bonds paying an other rate of interest
Fixed Rate -Cover Assets	Issuer	Share of cover assets yielding a fixed rate of interest
Floating Rate - Cover Assets	Issuer	Share of cover assets yielding a floating rate of interest
Other Rate - Cover Assets	Issuer	Share of cover assets yielding an other rate of interest
Euro-denominated Assets	Issuer	Share of cover assets denominated in Euros, in percentage of total cover pool value
Euro-denominated Bonds	Issuer	Share of covered bonds denominated in Euros, in percentage of bonds nominal value
Non Euro-denominated Assets	Issuer	Share of cover assets denominated in currencies other than Euros, in percentage of total cover pool value
Non Euro-denominated Bonds	Issuer	Share of covered bonds denominated in currencies other than Euros, in percentage of bonds nominal value
LT 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
ST Issuer Rating	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
Legal and regulatory framework analysis	CRA	A qualitative assessment of legislative and regulatory rules of the respective covered bonds program
Liquidity and refinancing risk	CRA	A qualitative assessment of regulatory requirements for the liquidity and refinancing risk of the respective covered bonds program
First rating uplift	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 scenarios
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)
Rating covered bond program / Outlook	CRA	Final rating and outlook of the covered bond program

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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

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Information not disclosed by the issuer will be labeled as "ND" (Not Disclosed)

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

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