



2021 EU-wide Transparency Exercise

Bank Name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
Country Code	AT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

BAWAG Group AG

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,608	2,807	2,784	2,772	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,608	2,807	2,784	2,772	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,075	3,280	3,258	3,247	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,075	3,280	3,258	3,247	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,711	3,933	3,895	3,871	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,711	3,933	3,895	3,871	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	20,246	20,072	20,063	20,156	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,246	20,072	20,063	20,156	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.88%	13.98%	13.88%	13.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.88%	13.98%	13.88%	13.75%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.19%	16.34%	16.24%	16.11%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.19%	16.34%	16.24%	16.11%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.33%	19.60%	19.42%	19.20%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	19.60%	19.42%	19.20%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,875	54,152	54,150	55,379	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.93%	6.06%	6.02%	5.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

BAWAG Group AG

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,075	3,280	3,258	3,247	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,075	3,280	3,258	3,247	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,875	54,152	54,150	55,379	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,875	54,152	54,150	55,379	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	6.1%	6.0%	5.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	6.1%	6.0%	5.9%	[A.2]/[B.2]	

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Capital

BAWAG Group AG

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,711	3,933	3,895	3,871	C 01.00 (910), (911)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,608	2,807	2,784	2,772	C 01.00 (910), (911)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,159	1,137	1,138	1,138	C 01.00 (910), (911)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,101	2,067	2,105	2,298	C 01.00 (913), (914)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-125	-43	-61	-61	C 01.00 (918), (919)	Articles 4(1)(9), 26(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	32	53	52	52	C 01.00 (920), (921)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (925), (926)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (929), (930)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	10	-5	-4	-4	C 01.00 (929), (930)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-498	-407	-407	-409	C 01.00 (938), (939) + C 01.00 (934), (935)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (937), (938)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-77	-3	-26	-23	C 01.00 (938), (939)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (939), (940)	Articles 4(1)(9), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (940), (941)	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (944), (945)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (940), (941) + C 01.00 (940), (941) + C 01.00 (941), (942) + C 01.00 (942), (943)	Articles 4(1)(3), 36(1) point (b) and 89 to 91 of CRR, Articles 36(1) point (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) and 27(2) of CRR, Articles 36(1) point (b) and 133(b) of CRR and Articles 36(1) point (b) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (940), (941)	Articles 36(1) point (b) (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-3	-1	-1	-2	C 01.00 (940), (941)	Articles 4(2)(7), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (940), (941)	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (939), (940)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(2) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (944), (945)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-205	C 01.00 (944), (945)	Article 36(1) point (h) and Article 43a of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (944), (945)	Article 36(1) point (i) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (944), (945)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (944), (945)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (944), (945)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (929), (930)	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (940), (941)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (929), (930)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	467	473	474	475	C 01.00 (938), (939)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	475	475	475	475	C 01.00 (940), (941) + C 01.00 (940), (941)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (938), (939)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-8	-2	-1	0	C 01.00 (940), (941) + C 01.00 (938), (939) + C 01.00 (938), (939) + C 01.00 (940), (941) + C 01.00 (940), (941) + C 01.00 (940), (941)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (940), (941) + C 01.00 (940), (941) + C 01.00 (938), (939)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,075	3,280	3,258	3,247	C 01.00 (910), (911)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	636	653	637	624	C 01.00 (970), (971)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	609	651	653	626	C 01.00 (970), (971) + C 01.00 (968), (969)	
	A.4.2	Other Tier 2 Capital components and deductions	-24	1	-16	-25	C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971) + C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971)	
	A.4.3	Tier 2 transitional adjustments	1	1	0	23	C 01.00 (980), (981) + C 01.00 (980), (981) + C 01.00 (980), (981)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	20,246	20,072	20,063	20,156	C 02.00 (910), (911)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (910), (911)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.88%	13.98%	13.88%	13.75%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.19%	16.34%	16.24%	16.11%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.33%	19.60%	19.42%	19.20%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,608	2,807	2,784	2,772	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.1.21+MIN(A.4-A.1.21-A.1.21-A.1.21))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.88%	13.98%	13.88%	13.75%	(D.1)/(B-A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (940), (941)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (940), (941)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (940), (941)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (940), (941)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

BAWAG Group AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	17,554	17,187	17,264	17,477	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	9,050	8,851	8,723	9,223	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	5,880	5,659	5,757	5,520	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,964	1,907	1,922	1,890	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	243	257	313	318	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	147	163	128	113	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	98	141	93	71	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	219	216	162	96	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,024	2,024	2,018	2,018	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,024	2,024	2,018	2,018	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	203	340	398	382	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	20,246	20,072	20,063	20,156	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L
BAWAG Group AG

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	850	1,099	278	560
Of which debt securities income	80	97	26	49
Of which loans and advances income	576	752	184	371
Interest expenses	177	210	52	110
(Of which deposits expenses)	24	23	4	9
(Of which debt securities issued expenses)	42	54	12	25
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	23	4	9
Net Fee and commission income	190	255	68	138
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	17	27	12	14
Gains or (-) losses on financial assets and liabilities held for trading, net	-63	-81	-1	-12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	30	12	16
Gains or (-) losses from hedge accounting, net	16	14	-1	-6
Exchange differences (gain or (-) loss), net	-3	-4	1	0
Net other operating income / (expenses)	7	11	-5	-7
TOTAL OPERATING INCOME, NET	851	1,164	316	602
(Administrative expenses)	314	438	105	209
(Cash contributions to resolution funds and deposit guarantee schemes)	45	49	51	50
(Depreciation)	60	81	18	35
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	9	-10	1	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-20	1	1
(Other provisions)	8	10	0	-1
Of which pending legal issues and tax litigation ¹	0	-31	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	170	226	39	67
(Financial assets at fair value through other comprehensive income)	3	3	-2	-3
(Financial assets at amortised cost)	167	223	41	70
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	12	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-1	-3	2	10
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	243	363	104	250
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	188	286	76	189
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	188	286	76	189
Of which attributable to owners of the parent	187	286	76	189

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

BAWAG Group AG

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	9,039				10,748				10,285				12,707				IAS 1.54 (i)	
Financial assets held for trading	418	0	417	0	446	0	446	0	318	0	318	0	279	0	279	0	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,208	32	54	1,122	1,115	32	53	1,030	1,036	32	55	949	919	2	25	891	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	89	0	89	0	90	0	90	0	83	0	83	0	83	0	83	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,997	4,899	98	0	4,789	4,650	139	0	4,366	4,318	48	0	4,287	4,239	48	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	33,610				33,998				35,401				34,310				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	367	0	367	0	405	0	405	0	258	0	258	0	237	0	237	0	IFRS 9.6.2.1; Annex V,Part 1.2.2; Annex V,Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	20				24				-52				-58				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	1,391				1,427				1,349				1,408					
TOTAL ASSETS	51,138				53,043				53,043				54,172				IAS 1.9(a), IIG 6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,832	0	0	-5	0	0	4,617	0	0	-5	0	0	4,193	0	0	-3	0	0	4,079	0	0	-2	0	0	Annex V,Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V,Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,283	0	0	-2	0	0	2,262	0	0	-2	0	0	2,049	0	0	-2	0	0	1,961	0	0	-2	0	0	Annex V,Part 1.31, 44(b)
	Loans and advances	28,124	2,685	854	-53	-54	-228	28,995	2,196	911	-46	-59	-260	30,980	1,860	884	-44	-71	-255	30,230	1,607	882	-49	-74	-252	Annex V,Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

BAWAG Group AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	353	422	267	237	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	335	324	181	191	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	44,639	46,332	46,497	47,752	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	74	62	164	90	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	373	358	299	262	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	463	424	409	397	IAS 37.10; IAS 1.54(l)
Tax liabilities	123	150	168	196	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	543	597	671	542	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	46,904	48,670	48,656	49,667	IAS 1.9(b); IG 6
TOTAL EQUITY	4,234	4,373	4,388	4,505	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,138	53,043	53,043	54,172	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

BAWAG Group AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		427	484	431	327	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	5,787	5,772	6,337	6,321	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,314	2,928	2,409	2,175	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,163	2,620	2,285	2,075	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,557	1,176	880	810	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	474	271	389	373	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,608	2,826	2,766	2,693	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,220	1,236	1,206	1,419	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,897	2,593	2,786	2,489	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,667	2,473	2,677	2,390	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,050	24,662	24,550	26,086	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,042	23,009	22,548	23,239	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,525	6,474	6,719	7,148	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		803	779	770	773	Annex V.Part 1.37
Other financial liabilities		235	226	229	222	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		45,400	47,140	47,109	48,270	

2021 EU-wide Transparency Exercise

Market Risk

BAWAG Group AG

(mln EUR)	SA		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded debt Instruments	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)							
	Central governments or central banks	6,991	6,924	27	10,748	11,971	69	
	Regional governments or local authorities	2,812	2,488	2	3,080	2,644	2	
	Public sector entities	2,021	1,076	211	2,544	1,513	299	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	6,124	4,951	1,998	5,905	4,897	1,554	
	Corporates	2,119	1,786	1,632	2,151	1,774	1,621	
	of which: SME	821	703	557	782	680	544	
	Retail	6,247	2,812	1,945	6,392	2,617	1,744	
	of which: SME	1,258	957	588	1,164	980	536	
	Secured by mortgages on immovable property	3,859	3,594	1,344	4,245	4,195	1,474	
	of which: SME	558	552	120	547	528	155	
	Exposures in default	558	337	375	688	212	255	457
	Items associated with particularly high risk	40	36	29	33	27	40	
	Covered bonds	763	763	76	703	702	70	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	919	899	813	846	818	735	
	Collective investments undertakings (CIU)	362	362	463	343	343	402	
	Equity	740	740	751	686	686	750	
	Other exposures							
	Standardised Total ⁴	35,615	30,928	9,177	294	36,280	33,380	8,991

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)							
	Central governments or central banks	7,589	7,520	27	9,209	8,771	87	
	Regional governments or local authorities	1,851	1,467	1	3,052	1,634	1	
	Public sector entities	1,778	834	167	2,303	1,282	254	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	397	389	61	369	346	140	
	Corporates	317	216	196	315	217	190	
	of which: SME	104	91	70	104	88	69	
	Retail	3,258	1,344	903	3,285	1,237	890	
	of which: SME	613	463	263	587	454	248	
	Secured by mortgages on immovable property	1,687	1,673	529	1,663	1,691	571	
	of which: SME	222	218	62	207	203	58	
	Exposures in default	315	164	171	470	58	76	405
	Items associated with particularly high risk	1	1	1	0	0	0	
	Covered bonds	78	78	8	78	78	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	5	5	3	5	5	3	
	Equity	103	103	104	103	103	103	
	Other exposures	382	382	40	388	388	34	
	Standardised Total ⁴				165			419

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)							
	Central governments or central banks	1,338	1,338	0	1,488	1,488	0	
	Regional governments or local authorities	11	11	0	8	8	0	
	Public sector entities	242	242	45	242	242	45	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	949	538	196	812	575	201	
	Corporates	1,248	1,152	1,047	1,130	951	867	
	of which: SME	600	497	393	570	484	386	
	Retail	1,666	1,371	939	1,432	1,231	839	
	of which: SME	464	464	281	525	465	281	
	Secured by mortgages on immovable property	1,183	1,176	421	1,564	1,531	547	
	of which: SME	333	333	108	333	428	132	
	Exposures in default	199	93	121	133	82	104	48
	Items associated with particularly high risk	26	26	22	20	14	22	
	Covered bonds	69	69	19	43	42	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	76	76	80	77	77	81	
	Other exposures	292	292	103	333	333	66	
	Standardised Total ⁴			17				84

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	808	798	407	832	815	411	
	Corporates	332	260	257	426	327	324	
	of which: SME	4	4	2	4	2	2	
	Retail	39	33	24	49	36	26	
	of which: SME	4	4	2	4	2	2	
	Secured by mortgages on immovable property	1	1	0	2	2	1	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	3	2	3	5	3	5	1
	Items associated with particularly high risk	4	4	5	3	3	5	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	32	32	69	15	15	27	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴			8				8

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)							
	Central governments or central banks	0	1,142	0	0	1,524	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	401	373	129	363	333	121	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	1,192	26	20	1,580	31	23	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	235	232	81	282	279	98	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	37	37	38	37	37	37	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	5	5	5	5	5	5	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴			1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	30	30	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,583	1,322	434	1,386	1,152	433	183	183
	Corporates	89	88	76	207	80	79	67	67
	of which: SME	62	61	49	80	39	37	28	28
	Retail	43	41	31	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	742	742	260	723	722	722	253	253
	of which: SME	0	0	0	3	0	0	0	12
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	363	34	342	0	342	14	14
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	24	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	852	634	215	852	761	628	202	202
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	70	70	7	66	66	66	0	0
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	29	29	15	29	24	24	12	12
	Corporates	24	24	24	24	24	24	24	24
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	33	33	0	33	33	33	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	302	301	151	304	303	303	152	152
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	10,277	11,902	89		12,012	11,830	68	
	Regional governments or local authorities	3,877	3,391	2		2,879	3,376	2	
	Public sector entities	2,688	1,657	323		2,383	1,391	264	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,993	4,832	2,009		5,702	5,291	2,299	
	Corporates	2,041	1,764	1,573		2,090	1,666	1,549	
	of which: SME	715	608	489		638	527	422	
	Retail	6,948	2,630	1,853		7,348	2,772	1,556	
	of which: SME	1,133	877	900		1,125	902	514	
	Secured by mortgages on immovable property	4,275	4,237	1,486		4,851	4,794	1,676	
	Exposures in default	682	199	233	471	712	222	273	479
	Items associated with particularly high risk	23	10	16		16	12	18	
	Covered bonds	595	595	99		562	562	95	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		38,109	32,795	8,832	540	46,026	35,646	9,317	532

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	8,631	8,214	89		11,314	11,072	66	
	Regional governments or local authorities	3,070	3,382	2,872		3,367	3,367	1	
	Public sector entities	2,449	1,417	279		2,231	1,240	237	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	222	202	88		246	252	36	
	Corporates	287	213	189		474	313	389	
	of which: SME	110	86	67		127	86	66	
	Retail	3,180	1,209	86		3,145	1,263	85	
	of which: SME	590	441	252		620	490	256	
	Secured by mortgages on immovable property	1,639	1,824	562		2,130	2,130	737	
	Exposures in default	201	197	95		287	285	80	
	Items associated with particularly high risk	451	43	94	450	445	37	47	407
	Covered bonds	53	53	5		53	52	5	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		279	79	131	414	435	435	98	415

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,576	1,576	0		457	457	0	
	Regional governments or local authorities	0	0	0		7	7	0	
	Public sector entities	239	239	44		151	151	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	597	429	199		676	571	182	
	Corporates	970	839	753		826	729	622	
	of which: SME	507	425	338		446	378	300	
	Retail	1,455	1,172	807		1,431	1,261	945	
	of which: SME	507	401	468		468	417	527	
	Secured by mortgages on immovable property	1,537	1,518	539		1,569	1,537	544	
	Exposures in default	451	458	137		427	413	134	
	Items associated with particularly high risk	139	78	97	53	170	108	143	53
	Covered bonds	38	38	4		34	38	4	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		65	65	69	72	74	74	77	62

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	798	794	406		1,096	1,095	479	
	Corporates	450	364	361		508	389	386	
	of which: SME	95	88	65		105	77	132	
	Retail	3	3	2		2	2	2	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	Exposures in default	5	4	6	1	6	5	8	1
	Items associated with particularly high risk	2	2	3		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		15	15	25	2	73	73	181	2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	1,057	0		0	2,130	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	283	276	98		289	289	103	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2,018	35	26		2,288	37	28	
	of which: SME	361	357	125		441	437	153	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	1	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	37	37	31		31	31	31	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,620	1,564	999	0	1,342	1,275	900	0
	Corporates	190	179	168	156	143	136	136	136
	of which: SME	73	73	62	42	41	35	35	35
	Retail	37	36	27	34	32	24	24	24
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	724	723	253	677	677	237	237	237
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	84	72	72	86	68	68	68	17
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	115	115	12	100	99	10	10	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	48	48	46	32	32	32	32	32
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				16				19

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	0	24	0	0	0	24	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,180	562	188	675	531	307	307	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	66	66	0	60	60	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	534	508	461	502	480	216	216	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				27				21

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	20	17	30	30	16	16	0
	Corporates	20	20	20	1	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	33	31	0	0	33	33	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	302	302	151	303	302	151	151	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	30	30	30	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				2				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
			Of which: reclassified			Of which: reclassified		Of which: reclassified			Of which: reclassified		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	10,697	102	9,671	5,983	0	76	10,230	116	9,204	5,662	0	
	Corporates - Of Which: Specialised Lending	4,479	18	4,386	2,574	0	34	4,517	67	4,307	2,876	0	
	Corporates - Of Which: SME	671	19	405	179	0	15	697	15	594	251	0	
	Retail	12,094	241	9,871	1,964	0	126	12,012	253	9,852	1,907	0	
	Retail - Secured on real estate property	6,243	73	6,136	715	0	37	6,320	75	6,213	720	0	
	Retail - Secured on real estate property - Of Which: SME	288	12	279	46	0	12	292	16	281	46	0	
	Retail - Secured on real estate property - Of Which: non-SME	5,954	60	5,857	667	0	25	6,028	59	5,951	674	0	
	Retail - Qualifying Revolving	3,286	39	3,285	39	0	54	3,286	39	3,285	39	0	
	Retail - Other Retail	2,523	139	2,153	945	0	86	2,469	143	2,304	915	0	
	Retail - Other Retail - Of Which: SME	249	18	130	57	0	13	240	15	121	51	0	
	Retail - Other Retail - Of Which: non-SME	2,274	121	2,022	888	0	72	2,249	127	2,183	864	0	
	Equity	75	0	66	243	0	59	0	69	257	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				8,507					8,340				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IIRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^c	Exposure Value ^d	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	3,007	31	2,080	895	0	17,253	39	1,946	870	32	
	Corporates - Of Which: Specialised Lending	102	7	101	63	0	5	99	5	98	60	
	Corporates - Of Which: SME	686	19	441	172	0	4	466	115	409	8	
	Retail	11,883	223	8,006	1,950	0	121	11,881	245	9767	1,894	
	Retail - Secured on real estate property	6,213	71	6,136	712	0	16	6,137	74	6,200	716	
	Retail - Secured on real estate property - Of Which: SME	3	286	12	275	0	3	275	47	278	46	
	Retail - Secured on real estate property - Of Which: non-SME	6,210	79	5,830	665	0	14	6,028	63	5,922	671	
	Retail - Qualifying Revolving	3,279	29	3,279	22	0	23	3,256	20	3,126	270	
	Retail - Other Retail	2,491	133	2,323	936	0	82	2,461	137	2,277	908	
	Retail - Other Retail - Of Which: SME	246	16	128	56	0	12	238	14	119	54	
	Retail - Other Retail - Of Which: non-SME	2,245	117	2,195	880	0	70	2,223	123	2,158	854	
	Equity	40	0	31	115	0	0	24	0	35	130	
	Other non credit-obligation assets											
	IIRB Total											

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: preferred	Of which: defaulted	Of which: preferred	Of which: defaulted
GERMANY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	703	8	780	462	5	720	8	780	462	5	720	5
	Corporates - Of Which: Specialised Lending	348	0	348	221	0	373	0	264	176	0	0	0
	Corporates - Of Which: SME	2	2	0	0	2	2	2	1	1	0	0	0
	Retail	21	1	19	3	1	21	1	20	3	0	1	0
	Retail - Secured on real estate property	9	0	9	1	0	11	0	11	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	1	1	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	10	10	10	1	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0	0	0
	Retail - Other Retail	11	1	10	2	1	8	1	8	2	1	1	1
	Retail - Other Retail - Of Which: SME	2	1	1	0	0	2	1	1	0	0	1	1
	Retail - Other Retail - Of Which: non-SME	9	0	8	2	0	7	0	7	2	0	0	0
	Equity	34	0	34	125	0	34	0	34	125	0	0	0
	Other non credit-obligation assets												
	G&P Total:												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(in US \$ %)	IRB Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposures Value ³	Risk exposure amount	Value adjustments and provisions
		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance	
Central banks and central governments		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		2,133	33	2,465	1,613	39	2,164	8	1,360
Corporates - Of Which: Specialised Lending		949	0	902	603	0	766	0	725
Corporates - Of Which: SME		4	0	4	2	0	4	0	2
Retail		0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0

⁽²⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	93	93	38	0	91	91	38	57	0	
	Corporates - Of Which: Specialised Lending	38	38	23	0	38	38	22	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	1	1	0	0	1	1	0	0	0	
	Retail - Secured on real estate property	1	1	0	0	1	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: top-5	1	1	0	0	1	1	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BAWAG Group AG

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	732	0	729	575	0	3	728	62	726	538	0	22
	Corporates - Of Which: Specialised Lending	237	0	234	188	0	0	238	62	237	194	0	20
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	188	0	188	95	0	0	137	0	137	80	0	0
	Corporates - Of Which: Specialised Lending	42	0	42	25	0	0	41	0	41	24	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	1	0	0	0	0	0	1	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
IRELAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,211	0	1,190	737	0	1	1,400	1,363	859	2	0	0
	Corporates - Of Which: Specialised Lending	1,181	0	1,160	709	0	1	1,370	1,333	832	1	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
SPAIN	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	963	0	960	748	0	2	946	945	728	0	3	0
	Corporates - Of Which: Specialised Lending	808	0	804	615	0	1	793	792	597	0	1	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
Country of Counterpart 9	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
Country of Counterpart 10	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
GRS Total													

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BAWAG Group AG

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	10,266	107	9,341	5,759	97	9,535	103	8,563	5,523	104
	Corporates - Of Which: Specialised Lending	4,465	65	4,236	2,729	38	4,508	64	4,224	2,719	39
	Corporates - Of Which: SME	778	17	940	211	6	397	13	403	174	9
	Retail	12,094	242	9,853	1,822	173	12,204	237	9,934	1,890	180
	Retail - Secured on real estate property	6,429	64	6,290	749	30	6,506	51	6,418	765	29
	Retail - Secured on real estate property - Of Which: SME	290	11	275	53	7	273	10	265	49	6
	Retail - Secured on real estate property - Of Which: non-SME	6,139	54	6,015	697	23	6,233	42	6,153	715	23
	Retail - Qualifying Revolving	3,171	35	1,277	266	39	3,193	35	1,272	255	32
	Retail - Other Retail	2,494	143	2,394	956	113	2,445	153	2,246	870	119
	Retail - Other Retail - Of Which: SME	233	14	118	53	15	222	16	109	47	15
	Retail - Other Retail - Of Which: non-SME	2,261	129	2,166	603	98	2,223	137	2,135	623	103
	Equity	78	0	87	313	0	79	0	89	318	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total ³			8,544					8,257		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	2,740	35	2,025	908	41	2,059	31	1,449	843	41
	Corporates - Of Which: Specialised Lending	94	1	93	57	2	62	1	40	40	4
	Corporates - Of Which: SME	772	17	324	208	6	390	13	397	171	5
	Retail	12,014	234	9,787	1,509	168	12,135	231	9,871	1,676	175
	Retail - Secured on real estate property	6,396	62	6,227	746	29	6,533	49	6,385	761	28
	Retail - Secured on real estate property - Of Which: SME	267	9	272	52	4	270	9	262	49	5
	Retail - Secured on real estate property - Of Which: non-SME	6,109	53	5,985	694	23	6,263	41	6,123	712	23
	Retail - Qualifying Revolving	3,163	34	1,273	264	30	3,183	35	1,247	253	32
	Retail - Other Retail	2,457	138	2,298	899	110	2,438	147	2,219	862	115
	Retail - Other Retail - Of Which: SME	232	13	116	53	14	220	15	108	46	14
	Retail - Other Retail - Of Which: non-SME	2,225	125	2,142	846	96	2,198	132	2,111	815	101
	Equity	25	0	35	131	0	26	0	36	135	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	844	8	636	531	0	5	965	8	626	504	6	
	Corporates - Of Which: Specialised Lending	255	0	249	165	0	0	333	0	252	172	0	
	Corporates - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	
	Retail	21	1	19	3	0	1	22	1	20	3	1	
	Retail - Secured on real estate property	11	0	11	1	0	0	11	0	11	1	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	1	0	0	10	0	10	1	0	
	Retail - Qualifying Revolving	2	0	0	0	0	0	2	0	1	0	0	
	Retail - Other Retail	8	1	8	2	0	1	8	1	8	2	1	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	7	0	7	2	0	0	7	0	7	2	0	
	Equity	37	0	37	135	0	0	37	0	37	135	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	2,181	0	2,123	1,467	48	2,511	0	2,424	1,623	11
	Corporates - Of Which: Specialised Lending	869	0	812	542	0	1,211	0	1,123	696	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	6	0	6	23	0	6	0	6	23	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	138	0	138	71	0	127	0	127	63	0
	Corporates - Of Which: Specialised Lending	35	0	35	16	0	26	0	26	11	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions
				Of which: reclassified	Of which: outflows				Of which: reclassified	Of which: outflows	
(in EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	757	64	757	603	34	34	621	64	622	457
	Corporates - Of Which: Specialised lending	251	64	251	135	0	30	249	64	249	134
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	2	2	2	0	0	0	2	2	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total:										

As of 31/12/2020

[illegible]

(min EUR)

[illegible]

BAWAG Group AG

As of 31/12/2020

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BAWAG Group AG

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		1	1	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		9	9	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		9	9	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

As of 30/06/2021

[illegible]

BAWAG Group AG

[illegible]

BAWAG Group AG

BAWAG Group AG

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BAWAG Group AG

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 0 0 1 0 0 1	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
		1	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Others	0 0 0 0 8 0 0 0	0 0 0 0 8 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
			8	8	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

BAWAG Group AG

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	8,633	0	0	0	0	0	0	0	0	0	10,450	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,113	0	0	0	0	8	0	0	0	0	6,962	0	0	0	0	7	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	274	0	0	0	0	0	0	0	0	0	267	0	0	0	0	0	0	0	0	0
Credit institutions	3,392	0	0	0	0	3	0	0	0	0	3,251	0	0	0	0	3	0	0	0	0
Other financial corporations	3,456	0	0	0	0	1	0	0	0	0	2,620	0	0	0	0	1	0	0	0	0
Non-financial corporations	991	0	0	0	0	3	0	0	0	0	824	0	0	0	0	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	31,952	196	907	855	854	101	234	228	218	32,360	196	915	912	911	105	260	260	148		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,974	2	0	0	0	0	0	0	0	3,549	1	0	0	0	0	0	0	0	0	0
Credit institutions	316	0	0	0	0	0	0	0	0	211	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,894	2	16	15	15	12	12	12	3	2,593	2	74	74	73	6	30	30	0		
Non-financial corporations	10,396	49	475	464	463	37	111	110	37	9,789	37	429	429	429	41	75	75	22		
of which: small and medium-sized enterprises at amortised cost	1,678	38	91	76	80	8	46	45	22	860	23	68	68	68	4	48	48	6		
of which: Loans collateralised by commercial immovable property at amortised cost	611	11	29	29	29	1	14	14	14	554	2	39	39	39	1	21	21	13		
Households	15,372	143	415	376	376	52	111	106	178	16,218	154	412	410	409	57	154	154	126		
of which: Loans collateralised by residential immovable property at amortised cost	10,271	47	191	166	166	8	12	11	170	11,100	61	141	141	141	14	19	19	120		
of which: Credit for consumption at amortised cost	6,353	88	261	244	244	38	98	97	48	6,295	92	243	241	241	43	125	125	38		
DEBT INSTRUMENTS other than HFT	48,698	196	907	855	854	109	234	228	218	49,772	196	915	912	911	112	260	260	148		
OFF-BALANCE SHEET EXPOSURES	8,476		14	14	6	17	4	0	0	8,671		15	15	13	18	5	5	0		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

BAWAG Group AG

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	10,041	0	0	0	0	0	0	0	0	0	12,439	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,330	0	0	0	0	5	0	0	0	0	6,068	0	0	0	0	4	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	229	0	0	0	0	0	0	0	0	219	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,878	0	0	0	0	2	0	0	0	2,918	0	0	0	0	1	0	0	0	0	0
Other financial corporations	2,521	0	0	0	0	1	0	0	0	2,256	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	701	0	0	0	0	2	0	0	0	675	0	0	0	0	2	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	33,943	176	886	886	884	116	255	255	144	32,940	175	890	890	882	122	254	252	142		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,687	1	0	0	0	0	0	0	0	3,329	1	0	0	0	0	0	0	0	0	0
Credit institutions	993	0	0	0	0	0	0	0	0	516	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,486	2	80	80	80	13	34	34	1	2,094	1	81	81	81	7	33	33	2		
Non-financial corporations	9,938	27	387	387	386	51	52	52	23	9,541	22	388	388	384	57	49	48	20		
of which: small and medium-sized enterprises at amortised cost	828	24	45	45	45	6	31	31	1	709	17	43	43	42	5	26	26	3		
of which: Loans collateralised by commercial immovable property at amortised cost	522	0	21	21	21	2	2	2	15	405	2	21	21	21	2	2	2	15		
Households	16,838	145	418	418	418	52	169	169	120	17,460	151	420	420	416	58	172	170	119		
of which: Loans collateralised by residential immovable property at amortised cost	9,638	66	131	131	131	15	18	18	113	9,751	54	131	131	131	15	16	16	113		
of which: Credit for consumption at amortised cost	6,335	77	248	248	248	39	134	134	33	6,427	89	260	260	259	45	137	137	33		
DEBT INSTRUMENTS other than HFT	50,314	176	886	886	884	120	255	255	144	51,448	175	890	890	882	126	254	252	142		
OFF-BALANCE SHEET EXPOSURES	8,448		18	18	18	18	6	2	0	8,700		16	16	12	17	6	2	0		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

BAWAG Group AG

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	562	177	56	48	177	85	274	69	29	19	55	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	70	8	6	6	2	1	67	67	17	17	0	0
Non-financial corporations	246	71	38	32	26	18	101	1	10	1	8	0
of which: small and medium-sized enterprises at amortised cost	40	12	1	1	23		2	0	0	0	0	
Households	244	98	13	11	148	66	106	1	2	0	47	0
DEBT INSTRUMENTS other than HFT	562	177	56	48	177		274	69	29	19	55	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

BAWAG Group AG

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	367	105	51	38	127	5	392	111	49	35	133	18
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	73	72	28	28	0	0	72	71	26	26	3	2
Non-financial corporations	91	13	12	3	30	4	97	16	11	2	25	11
of which: small and medium-sized enterprises at amortised cost	4	1	1	1	1		5	0	1	0	1	
Households	202	19	11	7	96	0	223	24	12	7	106	5
DEBT INSTRUMENTS other than HFT	367	105	51	38	127		392	111	49	35	133	
Loan commitments given	7	6	0	0	4	3	7	6	2	2	5	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
BAWAG Group AG

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	151	3	3	151	2	0	22	0	0	22	0	0	22	0	0	22	0	0	11	0	0	11	0	0
B Mining and quarrying	28	25	25	28	35	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
C Manufacturing	984	44	43	984	32	0	969	33	33	969	24	0	962	22	22	962	36	0	995	23	23	995	40	0
D Electricity, gas, steam and air conditioning supply	277	6	6	276	5	1	216	3	3	216	1	0	209	3	3	209	1	0	211	5	5	210	1	0
E Water supply	376	0	0	362	0	0	376	0	0	375	0	0	357	0	0	349	0	0	362	0	0	295	0	0
F Construction	269	32	32	269	9	0	218	31	31	218	6	0	197	25	25	197	5	0	172	26	26	172	4	0
G Wholesale and retail trade	696	21	21	696	14	0	653	18	17	653	10	0	649	18	18	649	12	0	637	21	21	637	11	0
H Transport and storage	267	4	4	267	4	0	237	5	5	237	3	0	214	5	5	214	3	0	202	4	4	202	3	0
I Accommodation and food service activities	281	5	5	280	4	0	260	6	6	260	6	0	253	6	6	252	5	0	233	7	7	232	5	0
J Information and communication	477	1	1	477	4	0	393	2	2	393	3	0	445	2	2	444	3	0	435	2	2	434	3	0
K Financial and insurance activities	199	0	0	185	4	0	305	5	5	301	8	0	285	1	1	280	1	0	315	1	1	311	2	0
L Real estate activities	4,425	48	39	4,377	26	0	4,151	50	50	4,108	41	0	4,134	29	29	4,092	20	0	4,123	27	27	4,083	23	0
M Professional, scientific and technical activities	197	6	6	197	2	0	157	9	9	157	3	0	174	5	5	174	4	0	159	5	5	159	4	0
N Administrative and support service activities	357	6	6	357	9	0	328	6	6	328	5	0	314	5	5	314	6	0	260	5	5	260	5	0
O Public administration and defence, compulsory social security	687	0	0	687	0	0	796	0	0	794	0	0	812	0	0	810	0	0	721	0	0	719	0	0
P Education	9	0	0	9	0	0	7	0	0	7	0	0	7	0	0	7	0	0	6	0	0	6	0	0
Q Human health services and social work activities	336	1	1	336	1	0	341	2	2	341	1	0	309	2	2	309	1	0	228	2	2	228	1	0
R Arts, entertainment and recreation	28	1	1	28	1	0	25	1	1	25	1	0	26	1	1	26	1	0	20	1	1	20	1	0
S Other services	361	271	271	356	4	0	337	258	258	333	3	0	406	261	261	403	5	0	445	258	258	443	3	0
Loans and advances	10,396	475	464	10,242	147	1	9,789	429	429	9,639	116	0	9,938	387	387	9,805	103	0	9,941	388	388	9,411	107	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
BAWAG Group AG

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