

Bank Name	BAWAG Group AG
LEI Code	529900\$9YO2JHTIIDG38
Country Code	АТ

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.



Key Metrics

(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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	3,075	3,280	3,258	3,247	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,075	3,280	3,258	3,247	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



2021 EU-wide Transparency Exercise Capital BAWAG Group AG

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,711	3,933	3,895	3,871	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,608	2,807	2,784	2,772	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	1,159	1,137	1,138	1,138	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-125	-43	-81	-81	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	32	53	52	52	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (r210,c010)	Articles 4(112), 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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	10	-5	-4	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-498	-407	-407	-409	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-77	-3	-26	-23	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 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 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 51 of CRP, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRP, Articles 36(1) point b) (ii) and 276(3) of CRP, Articles 36(1) point b) (iv) and 153(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP, Articles 36(1) point b) (iv) and 155(6) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(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 (r490,c010)	Articles 4(27), 36(1) point (h); 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 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(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 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-205	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)					,	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	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 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	475	475	475	475	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-8	-2	-1	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,075	3,280	3,258	3,247	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	636	653	637	624	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	659	651	653	626	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-24	1	-16	-25	C01.00 (4916,6910) + C 01.00 (4936,690) + C01.00 (4936,6910) + C 01.00 (4936,691) C01.00 (4936,6910) + C 01.00 (4936,691) C01.00 (4936,691) + C 01.00 (4978,6910) C01.00 (4974,6910) + C 01.00 (4978,6910)	
	A.4.3	Tier 2 transitional adjustments	1	1	0	23	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.88%	13.98%	13.88%	13.75%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.19%	16.34%	16.24%	16.11%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.33%	19.60%	19.42%	19.20%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,608	2,807	2,784	2,772	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.0.00)	
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.88%	13.98%	13.88%	13.75%	(D.1]/[B-B.1]	
rany loaded	E	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re not on the formulas charled in orders VTORES CONDET. where not have the sinch lard to difference or				I		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	17,554	17,187	17,264	17,477	C 02.00 (r040, c010) -[C 07.00 (r050, 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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s
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 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, 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 (R660, 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.



2021 EU-wide Transparency Exercise P&L BAWAG Group AG

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(min 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 quarantee 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 ¹	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 subsidaries, 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 subsidaries, 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 year				

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); 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 1.22; Annex V.Part 1.26
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), IG 6

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

(min	EUR)		ı	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost		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.

⁽P) 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.



Breakdown of liabilities

BAWAG Group AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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



Breakdown of liabilities

BAWAG Group AG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		427	484	431	327	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	474	271	389	373	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	ordinated 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
TAL FINANCIAL LIABILITIES		45,400	47,140	47,109	48,270	



2021 EU-wide Transparency Exercise Market Risk

7	SA						M									IM						
			VaR (Memorandum item)		stressed var (Memorandum item)		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	l o	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	ō	0							0	ō	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 Total	0	0	0	0	0	0			0	0	0	0	0	0	•	0		0	0	0	0	0
Total		0	, ,																			
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	16/2021					
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						
				0	0	0							0	0	0	0						
Of which: Specific risk	0	Ů.																				
	0	0	0	0	0	0							0	0	0	0						

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



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BAWAG Group AG

		Standardised Approach													
		As of 30/09/2020 As of 31/12/2020													
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	Central governments or central banks	8,991	9,824	27		10.748	11,971	85							
	Regional governments or local authorities	2,812	3,498	2		3.060	3.644	2							
	Public sector entities	2.021	1.076	211		2.544	1.533	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	1,954							
	Corporates	2,159	1,786	1,633		2,151	1,774	1,621							
	of which: SME	821	703			782	680	544							
	Retail	6,267	2,831	1,945		6,367	2,617	1,794							
Consolidated data	of which: SME	1,258	997	568		1,164	940	536							
Corisonaatea aata	Secured by mortoages on immovable property	3,859	3,834			4,245	4,195	1,474							
	of which: SME	558	552	170		647	628	195							
	Exposures in default	558	337		215	688	212	255	467						
	Items associated with particularly high risk	40	26 762			33	27 702	40							
	Covered bonds	763	762	76		703	702	70							
	Claims on institutions and comorates with a ST credit assessment	919	899	813		846	818	735							
	Collective investments undertakings (CIU) Faulty	362	362			343	343	402							
1	Other exposures	740	740	251		646	646	260							
	Standardised Total ²	35.615	30.928	9.177	294	38,280	33,380	8,991	565						
	Stemparoused rotal					ors or credit risk mitigation techn									

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
	Central governments or central banks	7,589 2,801	7,258 3,467	27		9,209 3,052	8,773 3.634	85	
	Regional governments or local authorities Public sector entities	1,778	3,467	167		2,303	1.292	254	
	Multilateral Development Banks	1,778	0.79	107		2,303	1,292	254	
	International Organisations	i i	ō	i i		ō	ō	ō	
	Institutions	197	169	61		169	140	55	
	Corporates	317	216	196		315	217	190	
	of which: SME	104	91	70		104	88	69	
	Retail	3,258	1,314	903		3,205	1,237	850	
AUSTRIA	of which: SME	613	463	263		597 1.663	434 1.649	248	
	Secured by mortgages on immovable property of which: SME	1,687 222	1,673 218	578 62		1,663	1,646	571 58	
	or which: SME Exposures in default	315	164	171	149	470	203	76	
	Items associated with particularly high risk	323	101	1	117	470	-	,,,	
	Covered hands	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	162		93	93	135	
	Other exposures	380	380	90		408	408	94	
	Standardised Total ²				165				4:
			d provisions per country of cou		ct due to credit conversion facto curistisation exposures, addition				

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,318	1,318	0		1,496	1,485	0	
i	Regional governments or local authorities	11 242	31 242	1		8 242	10	1	
	Public sector entities Multilateral Development Banks	242	242	45		242	242	"3	
	Multilateral Development Banks International Organisations	0		0				0	
	Institutions	849	538	196		812	575	201	
	Corporates	1,348	1,152	1,047		1,130	965	867	
	of which: SME	600	497	393		570	484	386	
	Retail	1,666	1,371	939		1,433	1,231	839	
GERMANY	of which: SME	604	494	281		525	466	265	
GERMANT	Secured by mortgages on immovable property	1,183	1,176	421		1,564	1,531	547	
	of which: SME	333	331	108		438	422	137	
	Exposures in default	159	93	121	62	133	82	104	48
ĺ	Items associated with particularly high risk	26	12	18		20	14	22	
ı	Covered bonds	69	68	7		48	42	4	
ĺ	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)	70		80		77		81	
	Equity Other exposures	290	290	103		153	153	96	
	Other exposures Standardized Total ²	1,0	1,70	103	87		133	~	9.6

Obtained accounts units incomer state, in secondar below time into account any effect due to cost connection there are cost on administration actions in it.e. administration actions in it.e. administration actions in it.e. administration actions in it.e. administration actions act

			As of 30)	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	U	0	
	Public sector entities Multilateral Development Banks	0	0	0				0	
	International Organisations	ů	0	i o		0	0	0	
	Institutions	808	798	407		832	815	411	
	Corporates	332	260	257		426	327	324	
	of which: SME	4	4	3		2	2	2	
	Retail	39	33	24		43	36	26	
UNITED STATES	of which: SME	4	4	2		4	3	2	
OILLIED DIVILED	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME Exposures in default	2	2	2	,		2		,
	Items associated with particularly high risk	4	â			3	3	Š	
	Covered bonds	i i	ō	l ő		ő	ő	ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		121	121	95	
	Equity	32	32	69		15	15	27	
	Other exposures			0		0			
	Standardised Total ²				8				8

		(2) Total value adjustments and exposures, but includes gener		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	i and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Contral coverements or central basis. Activational coverements or local authorities Authorities of production of productions Barthelions Barthelions Generational Constantions Barthelions Generational Constantions Barthelions Generational Constantions Barthelions Generation of productions Barthelions Bar	0 0 0 0 401 0 1,192 22 30 0 0 37 0 0 5 0 0	1,142 0 0 0 373 222 222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 129 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 363 0 0 1,580 0 202 0 0 3 3 3 3 0 0 0 0 0 0 0 0 0 0	1,534 0 0 0 333 31 0 279 0 0 0 3 7 7 6 0 0 0	0 0 0 0 121 23 0 98 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total ²	(I) Original assessment and the Co			1				

The Control amounts a color Econome value. It reported before taken into account any offer the first confit converses follows are noted and religiates between time, a confit and religiates between time, a confit and religiates to the confit converses of the confit converses of the confit confit and offer confit final and other confit final an



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach BAWAG Group AG

	DAWAG Group AG								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central communication or central basis Patine central central central basis Patine central c	30 0 0 0 1,583 82 43 0 7/42 0 0 0 162 162 0 0 0 0	30 0 0 0 1,122 88 81 41 0 742 0 77 77 77 0 0 161	0 0 0 0 0 434 776 699 311 0 0 260 0 78 15 16 0 0 77 77	,	0 0 0 0 1,586 207 80 39 6 723 6 80 0 0 141 0 0 0 0	0 0 0 0 1,152 29 73 73 72 65 65 65 141	0 0 0 0 433 67 28 0 23 0 99 0 14	
	Other exposures Standardised Total ²	0	0	0	7	0 er er coole sick militantion techn	0	0	17

					Standardise	d Approach							
			As of 30,	09/2020			As of 31	/12/2020					
	(min-File %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²				
FRANCE	Central averaments or central sales facilities developed averament or local arthrottes statistical conveniences or local arthrottes statistical conveniences facilities of local conveniences facilities of local conveniences facilities of sales. See the sales of sal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
	Equity Other exposures	0 0 0 0 0 0 0											
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes gener	provisions per country of cou		ct due to credit conversion facto	al valuation adjustments (AVAs)			29				

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Control incomments or control hashed in administration of the control of the cont	0 0 0 39 24 0 0 0 0 0 0	0 0 0 0 2 24 24 0 0 0 0 0 0 0	0 0 0 0 15 24 26 0 0 0 0 0 0 0	0	0 0 0 74 74 20 0 0 0 0 0 0 0	0 0 0 0 0 2 2 24 24 0 0 0 0 0 0	0 0 0 0 26 24 24 0 0 0 0 0	0

Displaid escourse, utilial Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit nik misiation techniques (e.g., substitution effects).
 Total value artistments and crecisions or country of countercentry excludes those for securistication encourse, additional valuation adjustments (AWA) and other own funds reductions valued to the

		 Total value distribution aris trenderic four continues continues or new continues or new continues and a continue and continues or new continues o											
					Standardise	d Approach							
			As of 30/	09/2020			As of 31)	/12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR. %)												
	Central governments or central banks	33	33	0		33	33						
	Regional governments or local authorities	0		0		0	0						
	Public sector entities Multilateral Development Banks			0									
	Multilateral Development Banks International Organisations			0		0							
	Institutions	302	301	151		304	303	153					
	Corporates	0	0	0		0	0						
	of which: SME	0	0	0		0	0						
	Retail	0	0	0		0	0						
PAIN		0	0	0		0	0						
AIN	Secured by mortgages on immovable property	0	0	0		0	0						
		0	0	0		0	0						
	Exposures in default	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0						
	Covered bonds	0		0		0	0	9					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0	1 2					
		20	20	20		20	20						
	Equity Other exposures	29	29	29		30	30	30					
	Standardised Total ²	·				Ü		,					
	Standardised Lotal												

Opinional encourse, unifies Encourse value, is reconted before ballon into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(If Total value activaments and previously one counter of counterward vaculates those for securification encourses, additional valuation advantaments (ANAI) and other own funds reductions related to the

		exposures, but includes gene	eral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Som D.G. No. Some of the Comments or country of an Andrews Mellinary and Comments or country Mellinary and Comments Mellinary and Mellinary and Comments with a 5T credit assessment Comments Mellinary and Mellinary and Comments with a 5T credit assessment Comments Mellinary and Mellinary and Comments and Comments Mellinary and Mellinary Mellinary	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		000000000000000000000000000000000000000	0
Ì	Other exposures Standardised Total ²	ō		0	0	0	0	ō	

⁽ⁱ⁾ Orionial encourse unitie Encourse value, is recorded Series takino into account any effect due to coeff common inclusion or most intel missionismic value, as abstitution effects.
⁽ⁱ⁾ Total value advantments and consistence or country of contempor's excludes those for securidization encourses, additional valuation advantments (WAR) and other own funds reductions evaluated to the exposure, but include agreed word that all values are consistent or common and consistence or consiste

Counterpart 10 Counterpart 10						Standardise	d Approach			
Control overments of centra banks Control overments of centra banks Public sector entities Authorized Exposure Value* Risk exposure amount Public sector entities Authorized Exposure Value* Country of Co				As of 30,	09/2020			As of 31	/12/2020	
Country of Country of Counterpart 10 Counterp			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country of Counterpart 10	Control developments or control basis. Residual coverments or local authorities Residual coverments or local authorities Residual coverments or local authorities Residual coverment basis Residual coverment basis Residual coverments or local coverments or local Residual coverments or local Residual coverments or local Grant coverments	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0



					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)							66	
	Central governments or central banks Regional governments or local authorities	10,272 3,077	11,925 3,591			12,012 2,879	13,930 3,376	66	
	Regional governments or local authorities Public sector entities	2,688	1,657			2,379	1,391	264	
	Public sector entities Multilateral Development Banks	2,000	1,037	343		2,363	1,391	204	
	International Organisations	ō	i o	ō		ō	ō	ō	
	Institutions	5,993	4,612	2,009		5,702	5,291	2,299	
	Corporates	2,041	1,706	1,573		2,090	1,666	1,549	
	of which: SME	715	608			638	527	422	
	Retail	6,846	2,630			7,166	2,772		
Consolidated data	of which: SME	1,133	877			1,125	902	514	
COI ISOIIGATEG GATA		4,275	4,237			4,851	4,794	1,676	
	of which: SME	624	618			716	701	216	
	Exposures in default	682	199		471	712	222		47
	Items associated with particularly high risk	21	10	16 59		16	12 562		
	Covered bonds Claims on institutions and comprates with a ST credit assessment	595	595	59		562	562	56	
	Claims on institutions and commutates with a ST credit assessment Collective investments undertakings (CIU)	797	771	703		748	727	492	
	Collective investments undertakings (CIU) Equity	337	337			417	417	963	
	Other exposures	485	485			488	488	144	
	Standardised Total ²	38,109	32,755		540	40,026	35,646	9,317	53

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	8,651	8,214	89		11,514	11,072	66	
	Regional governments or central banks	3,070	3,582			2,872	3,367	1	
	Public sector entities	2,449	1,417	279		2,231	1,240	237	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	o	0		0	0	0	
	Institutions	222	202	80		248	252	90	
	Corporates	287	215			474	313	288	
	of which: SME	110	86	67		127	86	66	
	Retail	3,180	1,259	865		3,165	1,283	882	
AUSTRIA	of which: SME	590	441			620	450	256	
710011141	Secured by mortgages on immovable property	1,639 201	1,624 197	563 56		2,150 287	2,130 285	737 80	
	of which: SME Exposures in default	451	197	56	406	287	285	80	
	Exposures in default Items associated with particularly high risk	431	"13	34	400	940	3/	"7	_
	stems associated with particularly mon risk Covered hands	, s	62			r r		ź	
	Claims on institutions and corporates with a ST credit assessment	0	0	l ő			0	ő	
	Collective investments undertakings (CIU)	2	2	0		2	2	0	
	Equity	91	91	130		68	68	101	
	Other exposures	379	379	85		416	416	98	
	Standardised Total ²				414				4

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control Community or control and control contr	1,578 8 229 0 0 597 970 1,455 567 1,537 421 139 18 38 0 0	1,578 9 229 0 0 429 8195 4157 401 1,518 418 78 8 8 38 0 0 0 6	0 1 44 0 159 733 3807 228 539 137 97 12 4 0 0	53	457 7 7 15 15 16 0 0 0 55 20 8 446 1,433 469 1,599 427 170 14 38 0 0	457 9 151 0 0 571,720 378 1,200 417 1,577 413 100 0 0	0 11 27 0 182 652 350 825 227 544 134 14 4 0 0	
	Other exposures Standardised Total ²	39	39	16	72	24	21	12	62

(1) Original reposition, unlike Disposes value, it reported before training size account may stiff clar its routed convenient factors or credit risk integrated real-bridges (sign, authorities effects).
(2) That will are algorithment and provision per country of constripraty excludes those for accordantion originary, auditional valuation adjustments (SWA) and other care funds reductions valuated to the processes. More funds are credit and statement and provision and contract the contract of the distribution original valuation adjustments (SWA) and other care funds reductions valuated to the processes. More funds contract statement (SWA) and other care funds reductions valuation adjustments (SWA).

Control constraints or control banks Control constraints Control			ANDOMORIA, DUE PICTORIA GENER			Standardise	d Approach			
Control accomments or control backs Control accomments Control backs Control accomments Control backs Control				As of 31,	03/2021			As of 30	06/2021	
Control accessments or costal basis. 0 0 0 0 0 0 0 0 0		(1) 00. 10	Original Exposure ^t	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	UNITED STATES	Central overminants or contral basics Residenced overwinance or in clad authorities submission of the contract of the cont			361 3 655 2 1 0 6 3 0 0	1	508 2	389 2	386 1 132 1 1 0 8 1 0 0 0	

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduct	sions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central overmentate or central taskins accional overmentate or robal authorities should allow or robal authorities should be a robal authorities facilitation of loverinations facilitations facilitations Central state (or such as Sec. of which 35% Sec. and by mort assess on immovable amount's facilitation of the such accident of the	0 0 0 0 0 293 0 0 0 361 0 0 0 37 0 0	1,957 0 0 0 0 275 0 0 355 5 0 0 0 377 0 0 0	0 0 0 9 9 9 0 0 125 0 0 0 0 4 4	0	0 0 0 0 0 2899 0 0 0 441 1 1 0 11 0 0 0	2,230 0 0 0 0 289 0 0 0 37 7 0 0 0 0 3 137 0 0 0 0 3 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 103 0 0 0 288 0 0 0 3 3 0 0	0
	Other exposures Standardised Total ²	0		0	0	٥		0	0

(1) Original exposure, unline Exposers value, is reported before stating into account any effect due to coeff connection floaters or could rais militages (e.g. subdistrion effects).
(2) Task value adjustments and provision gos country of counterparty excludes those for accordancies or possure, additional valuation adjustments ((Alika)) and other coen funds inductions related to the exposure, but includes provide order this adjustments ((Alika)) and other coen funds inductions related to the exposure, but includes cort coeff this adjustments ((Alika)) and other coen funds inductions related to the



SPAIN

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach BAWAG Group AG

	BAWAG Group AG								
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
	(main Pilip Ma)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks 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 Corporates	1,620 190	1,164	599 168		1,342 156	1,275 143	709 136	
	of which: SME	72	1/9	100		42	143	35	
	Retail	37	36	27		34	32	24	
LINITED KINCDOM	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by mortoaces on immovable property of which: SME	724	723	253		677	677	237	
	of which: SME Exposures in default	0	0	0		0	0	0	17
	Exposures in default Items associated with particularly high risk	01	/2	/3	12	00		09	17
	Covered hands	115	115	12		100	99	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	48	48	48		35	35	35	
	Other exposures Standardised Total ²	0	0	0	16	0			19
		(1) Original conseques welles 5	unnous union is connected bed	no takino into account any offic		tors or credit risk mitigation tech	eisuar (a.a. substitution office	**	
		(1) Grigoria exposure, unince o		are taking into account any ene		ors or credit risk midgation tech			

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR, %))	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oversments or contral basis. Residual oversments or local authorities Public sector entities Multitatival Deviament Basis Institutional Organizations Corporates Corporates	0 0 0 0 1,169	34 0 0 0 0 562	0 0 0 0 188		0 0 0 0 0 675 0	34 0 0 0 0 531 0	0 0 0 0 207 0	
FRANCE	of which: SME Retail of which: SME Socured by mortcases on immovable erocerty of which: SME Exocures in default	0 0 0	0	0 0 0 0	0	0	0 0 0	0 0 0 0	
	Items associated with particularly high risk Covered bonds. Claims on institutions and coreorates with a ST credit assessment Collective investments undertakings (CIU) Equity Fourty Other exposures	0 66 0 534 0	0 66 0 508 0	0 7 0 461 0		0 65 0 502 0 0	0 65 0 480 0	0 7 0 216 0	
	Standardised Total ²				27				21

					Standardise	a Approacn			
			As of 31;	03/2021			As of 30,	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND S	Control accomments or control basis Control accomments or fore althorities Fulfilliaries of broad authorities Fulfilliaries of broad authorities Fulfilliaries of broad-ordered takes Grand and a second accommend to the second accommend and accommend accommend and accommend accommendation accommen	0 0 0 38 20 0 0 0 0	0 0 0 33 22 20 0 0 0 0 0	0 0 0 127 20 0 0 0 0 0 0 0	0	0 0 0 0 33 1 1 0 0 0 0 0 0 0	0 0 0 33 1 1 0 0 0 0 0	0 0 0 16 1 1 0 0 0 0 0	

	encounts, but includes control modified advantants. Standardised Approach													
				Standardise	d Approach									
		As of 31/	03/2021			As of 30	06/2021							
	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
(min EUR, %)														
tral governments or central banks	33	33	0		33	33	0							
ional governments or local authorities fic sector entities	0	U	0		0	0	0							
nic sector entities tilateral Development Banks	0		0				0							
triateral Development Banks ernational Organisations	0	0	0				0							
titutions	302	302	151		303	302	151							
porates	0	0	0		0	0	0							
f which: SME	0	0	0		0	0	0							
)	0	0	0		0	0	0							
of which: SME	0	0	0		0	0	0							
ured by mortgages on immovable property	0	0	0		0	0	0							
of which: SME	0	0	0		0	0	0							
osures in default	0	0	0	0	0	0	0	0						
ns associated with particularly high risk	0	0	0		0	0	0							
ered bonds	0	0	0		0	0	0							
ms on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
ective investments undertakinos (CIU)			0				0							
itv	30	30	30		0	0	0							
er exposures ndardised Total ²	U	0	0		0	U	U							
toarcised fotal				1										

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country Counterp	Contral overmentation or contral hashs Residual overmentation for all arthritise Public sector entities International of branch and and International of branch and International of branch and International of branch and International organizations (Corporate Galdicia) Sec	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardicad Total ²								

		exposures, but includes gene		conserpanty excludes cross for se	ica asassi eposie, asso.	rai raidatori adjualintina (xxx	ey and color cam rains reco.	OUTS FEBRUARY OF UNE	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0		0		0		0	
	Public sector entities	0	Ċ	0		0	i i	0	
	Multilateral Development Banks International Organisations	0		0		0		0	
	Institutions Corporates	0	Ċ	0		0	i i	0	
Country of	of which: SME Retail of which: SME	0		0		0		0	
Counterpart 10	or which: SME Secured by mortoages on immovable property of which: SME	0		0		0		0	
	or which size: Exposures in default Items associated with particularly high risk	0	i i	0	0	0		0	0
	Items associated with particularly high risk. Covered bonds Claims on institutions and corporates with a ST credit assessment	0						0	
	Collective investments undertakinos (CIU)	0	Ċ	0		0	i i	0	
	Equity Other exposures	0	i.	0		0 0		0	
	Standardised Total ²				0				

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	1/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustme
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· · · · · · · · · · · · · · · · · · ·		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	102	0	0	0	0	0		0	0	0	0
	Corporates - Of Which: Specialised Lending	10,697	102	9,671 4,386	5,883 2.974	0	76	10,230 4.517	116 67	9,204 4,307	5,662 2.876	0	75
	Corporates - Of Which: SME	671	19	455	179	0	5	697	15	469	194	0	0
	Retail	12.054	241	9.871	1.964	ő	126	12.052	253	9.852	1.907	ő	162
	Retail - Secured on real estate property	6.243	73	6.136	715	0	17	6,350	75	6.233	720	0	27
Consolidated data	Retail - Secured on real estate property - Of Which: SME	289	12	278	48	0	3	292	12	281	46	0	5
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-S		60	5,857	667	0	14	6,058	64	5,951	674	0	22
	Retail - Qualifying Revolving	3,288	30	1,383	304	0	23	3,212	35	1,315	271	0	29
	Retail - Other Retail	2,523 249	139 18	2,353 130	945	0	86	2,489 240	143	2,304 121	916	0	106
	Retail - Other Retail - Of Which: SME	2.274	18	2.222	57 888	0	13	2.249	15	2.183	54 862	0	13
	Retail - Other Retail - Of Which: non-SME Equity	75	121	66	243	0	72	59	127	69	257		93
	Other non credit-obligation assets	/3	0	- 66	418	,		37		- 67	514		
	IRB Total ²				8,507						8.340		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Original Exposure ¹ Exposure Value ¹		Risk exposure amount Value adjustments		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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	3,007	51	2,080	895	0	17	2,753	39	1,945	870	0	32
	Corporates - Of Which: Specialised Lending	102	7	101	63	0	5	99	5	98	60	0	3
	Corporates - Of Which: SME	656	19	441	172	0	4	686	15	459	189	0	8
	Retail	11,983	233	9,806	1,950	0	121	11,981	245	9,787	1,894	0	158
	Retail - Secured on real estate property	6,213	71	6,106	712	0	16	6,317	74	6,200	716	0	26
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	286	12	275	47	0	3	289	11	278	45	0	5
AOSTICA	Retail - Secured on real estate property - Of Which: non-Sf	5,927	59	5,830	665	0	14	6,028	63	5,922	671	0	22
	Retail - Qualifying Revolving	3,279	29	1,378	302	0	23	3,203	35	1,310	270 908	0	29
	Retail - Other Retail	2,491	133	2,323	936	0	82	2,461	137	2,277		0	102
1	Retail - Other Retail - Of Which: SME	246	16	128	56	0	12	238	14	119	54	0	12
1	Retail - Other Retail - Of Which: non-SME	2,245	117	2,195	880	0	70	2,223	123	2,158	854	0	90
	Equity	40	0	31	115	0	0	24	0	35	130	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach							
				As of	30/09/2020					As of	31/12/2020				
		Original	Original Exposure ¹				Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	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	793	8	780	462	0	5	720	8	706	413	0	5		
	Corporates - Of Which: Specialised Lending	348	0	341	221	0	0	271	0	264	176	0	0		
	Corporates - Of Which: SME	3	0	2	2	0	0	3	0	2	1	0	0		
	Retail	21	1	19	3	0	1	21	1	20	3	0	1		
	Retail - Secured on real estate property	9	0	9	1	0	0	11	0	11	1	0	0		
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0		
GERMAN	Retail - Secured on real estate property - Of Which: non-S	8	0	8	1	0	0	10	0	10	1	0	0		
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0		
	Retail - Other Retail	11	1	10	2	0	1	8	1	8	2	0	1		
	Retail - Other Retail - Of Which: SME	2	1	1	0	0	1	2	1	1	0	0	1		
	Retail - Other Retail - Of Which: non-SME	9	0	8	2	0	0	7	0	7	2	0	0		
1	Equity	34	0	34	125	0	0	34	0	34	125	0	0		
1	Other non credit-obligation assets														
	IRB Total														

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	2,533	33	2,486	1,613	0	39	2,146	8	2,106	1,390	0	8
	Corporates - Of Which: Specialised Lending	949	0	902	603	0	1	766	0	725	470	0	0
	Corporates - Of Which: SME Retail	4	0	4	2	0	0	4	0	4	2	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0				0	0			0		0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0		0		0	0			0		0
OILLIED STATES	Retail - Secured on real estate property - Ut Which: non-si 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
	Retail - Other Retail - Of Which: SME						0				ı ,		
	Retail - Other Retail - Of Which: on-SME		0		0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-sale Equity			ů	o o		0	ů		0	ĭ		
	Other non credit-obligation assets	_			_								
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR. %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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	93	0	93	58	0	0	91	0	91	57	0	0
	Corporates - Of Which: Specialised Lending	38	0	38	23	0	0	38	0	38	22	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	1		1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-St		0		0			,			0		0
	Retail - Qualifying Revolving	0	0		0	0	0				0	0	0
	Retail - Other Retail	0	0	0	0	0	0	n	0	o o	0	o o	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0		0		0
I	Equity	ō	0	0	ō	ō	ō	0	ō	ō	0	0	ō
I	Other non credit-obligation assets												
I	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 732	0	0 729	0 575	0	0	0 728	67	0 726	0 538	0	0 2
		237	0	234	168		3 0	728 238	62	726 237	134		1 1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	237	0	234	100	0	0	230	0.2	0	134		1 6
	Retail	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Secured on real estate property	2	ō	2	ō	0	ō	2	0	2	0	ō	
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	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		
	Equity Other non credit-obligation assets	0	0	0		0		- 0	0		U	0	- 0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 188	0	0 188	0 95	0	0	0 137	0	0 137	0 80	0	0
	Corporates - Of Which: Specialised Lending	188	0	188	95 25	0	0	41	0	41	80 24	0	0
	Corporates - Of Which: SME	0	ō	0	0	0	ō	0	0	0	0	ō	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
FRANCE	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
TRANCE	Retail - Secured on real estate property - Of Which: no	r-St 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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
	Retail - Other Retail - Of Which: non-SME	o o	0	0	0	0	0	0	0	0	0	0	0
	Equity	a o	ő	ŏ	1	0	ő	ő	0	ő	1	0	ő
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of :	0/09/2020					As of	31/12/2020		
	Origin	nal Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUI	, %)	Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND Retail - Secured Retail - Qualifying Revolving Retail - Other Retail	te property 0 on real estate property - Of Which: SME 0 on real estate property - Of Which: non-SI 0 on real estate property - Of Which: non-SI 0		1,190 1,160 0 0 0 0 0	737 709 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0	1,400 1,370 0 0 0 0 0	0 0 0 0 0 0	1,363 1,333 0 0 0 0 0	859 832 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	2 1 0 0 0 0
	tail - Of Which: SME 0 tail - Of Which: non-SME 0	0 0	0	0	000	0 0	0 0	0 0 0	0 0	0	0 0	0 0

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporate		963	0	960	0 748	0	0	0 946	0	0 945	0 728	0	0
	Corporati	Corporates - Of Which: Specialised Lending	903	0	804	615	0	1	793	0	792	726 597	0	1
		Corporates - Of Which: SME	0	ō	0	0	0	ō	0	0	0	0	ō	o o
	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
SPAIN		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0		0	0		0
				0								0		0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Ketali - Uther Ketali - Ur Which: non-SME	0	0			0		0	0		0		0
	Other nor	credit-obligation assets	_	Ů	Ů		Ů	Ů	_	Ů	Ů		i i	i i
	IRB Total													

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	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	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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si		0	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		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
I		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other pen	credit-obligation assets	0	0	0		0	0	0	0		0	0	0
	IRB Total	treat-congation assets		-	1								_	_

(1) Original exposu	ure, unlike Exposu	re value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
		Retail - Secured on real estate property		0			0		0			0		0
Country of Counterpart 10		Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-Sf	0	0		0	0		0			0		0
country or counterpart to		Retail - Secured on real estate property - Ut Which: non-st Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail		0		0	0					0		0
1		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	I 0		0	0				0	0	1 0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0		0
	Equity	Retail • Other Retail • Of Wilds Indi-She	0	0	0	0	0	0	n	0	0	0	0	0
1		credit-obligation assets	_		Ů		Ů	-	_	Ů	Ů			L .
1	IRB Total													

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

Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0 0		0	0	0	0 0	0	0	0	0	0
	Corporates	10.266	107	9,341	5,759	0	0	9,535	103	8.563	5.523	0	104
	Corporates - Of Which: Specialised Lending	4.445	65	4.236	2,729	0	20	4,508	64	4,224	2,719	0	20
	Corporates - Of Which: SME	778	17	540	211	ő	6	597	13	403	174	ő	5
	Retail	12,094	242	9,851	1,922	0	173	12,204	237	9,934	1,890	0	180
	Retail - Secured on real estate property	6,429	64	6,290	749	0	30	6,566	51	6,418	765	0	29
Consolidated data	Retail - Secured on real estate property - Of Which: SME		11	275	53	0	7	273	10	265	49	0	6
Consolidated data	Retail - Secured on real estate property - Of Which: non-		54	6,015	697	0	23	6,293	42	6,153	715	0	23
	Retail - Qualifying Revolving	3,171	35	1,277	266	0	30	3,193	35	1,272	255	0	32
	Retail - Other Retail	2,484	143	2,284	906 53	0	113	2,445 222	151	2,245	870 47	0	119
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	233 2,251	19	118 2.166	853	0	15	2.222	16 135	109 2.135	823	0	103
	Retail - Other Retail - Of Which: non-sme Equity	78	0	2,100	313	0	36	79	133	2,133	318	0	103
	Other non credit-obligation assets	/8		8/	550			/9		87	526		
	IRB Total ²				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 eff (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	2,740	35	2,025	908	0	41	2,059	31	1,449	843	0	41
	Corporates - Of Which: Specialised Lending	94	1	93	57	0	2	62	1	62	40	0	4
	Corporates - Of Which: SME	772	17	534	208	0	6	590	13	397	171	0	5
	Retail	12,014	234	9,787	1,909	0	168	12,135	231	9,871	1,876	0	175
	Retail - Secured on real estate property	6,396 287	62	6,257	746 52	0	29	6,533 270	49	6,385 262	761 49	0	28
AUSTRIA	Retail - Secured on real estate property - Of Which: SME		9			0	ь					0	5
710511471	Retail - Secured on real estate property - Of Which: non-		53 34	5,985	694 264	0	23	6,263 3.183	41	6,123	712 253	0	23
	Retail - Qualifying Revolving Retail - Other Retail	3,161 2.457	138	1,273 2.258	264 899	0	30 110	3,183 2,418	35 147	1,267 2,219	253 862	0	32 115
	Retail - Other Retail - Of Which: SME	2,457	130	116	53		14	2,410	15	108	46		14
		2,226	13	2.142	846	0	96	2.198	133	2.111	46 815	0	101
	Retail - Other Retail - Of Which; non-SME Equity	2,220	123	35	131		90	2,190	133	36	135		101
	Other non credit-obligation assets	25		33	131			26		30	133	-	- i
	IRB Total												

| As of 31/03/2021 | As of 31/03/2021 | As of 30/04/2021 | As of 30/04

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 0	0	0	0	0	0	0	0	0	0
	Corporates	2.181	0	2.123	1.467	0	8	2.511	0	2,424	1.623	0	11
	Corporates - Of Which: Specialised Lending	869	0	812	542	0	1	1,211	0	1,123	696	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0		0	0	0	0	0	0	0
ONLIED DIVILED	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	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	ı ö	ő	ő	ō	ŏ	o o		ő	ő	ō	0	ŏ
	Equity	6	0	6	23	0	0	6	0	6	23	0	0
	Other non credit-obligation assets												

Country of Counterpart 10

2021 EU-wide Transparency Exercise

EBA MARIAN	2021 EU-wide Transparency Exercise												
	Credit Risk - IRB Approach												
	BAWAG Group AG												
							IRB Ap	proach					
				As of :	31/03/2021		Water			As of	30/06/2021		Makes
		Original	Exposure ¹	Exposure Value ¹	Risk exposur		Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur		Value adjustments and provisions
	(min EUR, %) Central banks and central governments	0	Of which: defaulted 0	0	0	Of which: defaulted 0	provisions	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0
	Institutions Corporates Corporates Corporates - Of Which - Specialized Lending	0 767 251	0 64 64	0 767 251	0 603 135	0	0 34 30	0 601	0 64	0 601 249	0 467 134	0	0 33
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 2	0	0 2	0	0 0	0	249 0 2	64 0 0	0 2	0	0 0 0	29 0 0
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non-S	2 1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME Faulty	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IRB Total												
		(1) Original ex	oposure, unlike Ex	posure value, is r	reported before taking	into account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substituti	in effects).	
							TOR A	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	l Exposure ¹		Risk exposur	e amount	Value	Original	Exposure ¹		Risk exposur	e amount	Value adjustments
	(min ELR, %)	i	Of which:	Exposure Value ¹		Of which:	and provisions		Of which:	Exposure Value ¹		Of which:	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	135 38 0	0	135 38 0	64 23 0	0	0	127 30 0	0	127 30 0	59 18 0	0	0
	Retail - Patail - Secured on real estate property	1	0	0	0	0	0	1 0	0	0	0	0	0
FRANCE		0 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IR8 Total	(1) Original ex	posure, unlike Ex	posure value, is r	reported before taking	into account any	effect due to cre	it conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substituti	on effects).	
							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Compresses	0 0 1,392	0	0 0 1.359	0 0 843	0	0	0 0 1.290	0	0 0 1.258	0 0 786	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,362 0 0	0	1,330 0	815 0	0	1 0	1,270	0	1,238 0	766 0	0	0
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-5	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	Ö	Ö	ő	0	ő	0	ő	ő	0	Ö	0	0
	IR8 Total	(1) Original ex	posure, unlike Ex	posure value, is r	reported before taking	into account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substituti	an effects).	
				An of	31/03/2021		IRB Ap	proach			30/06/2021		
				AS UI .	Risk exposur		Value	Original		A5 01	Risk exposur		Value
		Original	Of which:	Exposure Value ¹	Risk exposur		Value adjustments and provisions	Original	Of which:	Exposure Value ¹	rusk exposur		Value adjustments and provisions
	(min EUR, %) Central banks and central governments	0	0	0	0	Of which: defaulted	0	0	0	0	0	Of which: defaulted 0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 823 668	0	0 822 667	0 583 453	0	0 4 1	0 894 740	0	0 820 666	0 553 419	0	0 9 3
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-5	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												
		(1) Original ex	rposure, unlike Ex	posure value, is r	reported before taking	into account any	errect due to cre	at conversion fa	ctors or credit ris	ex mitigation tec	hniques (e.g. substituti	n effects).	
							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR. %)	1	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Country Revolving Retail - Other Retail	0 0 0	0	0	0	0	0	0	0	0 0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	(1) Original ex	posure, unlike Ex	posure value, is r	reported before taking	into account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substituti	an effects).	
							IRB Ap	proach					
				As of :	31/03/2021		Value				30/06/2021		Value
		Original	Of which:	Exposure Value ¹	Risk exposur		Value adjustments and provisions	Original		Exposure Value ¹	Risk exposur		Value adjustments and provisions
	(min EUR, %). Central banks and central governments	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0	0	Of which: defaulted 0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending	0 0 0	0	0 0	0	0	0 0	0	0	0 0	0	0 0 0	0

(1) Original exp	osure, unlike Exp	posure value, is r	eported before taking i	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tech	nniques (e.g.	substitution	effects)



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off balance of	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [959 32	829 32	0	0	0	0	0	5	0	0	1,021 0	0	
[1Y - 2Y [[2Y - 3Y [Austria	53 91	53 91	0	0	0	0	0	0	0	0	1 1	0	
[3Y - 5Y [[5Y - 10Y [Augun	177 696	177 696	0	0	0	0	0	5	0	0 14	5	0	
[10Y - more Total	4	1,952	1,952	0	0	0	0	51	78 88	0	0 14	239 1,272	0	121
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Belgium													
[5Y - 10Y [10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Bulgaria													
11 - 21 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total														
Total 0 - 3M 3M - 1Y														
[3M - 1Y [
13Y - 5Y I	Cyprus													
l 10Y - more	1													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
7 2Y - 3Y F 73Y - 5Y F	Czech Republic													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [3M - 1Y [
[1Y - 2Y [Denmark													
]													
Total [0 - 3M [[3M - 1Y [
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
[3Y - 5Y [5Y - 10Y	Estolila													
110Y - more Total	1													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M[France													
[0 - 3M [Germany	0 0 0 0 0 0 8 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 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 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	
Total [0 - 3M [Croatia		•	,	,	·	·	•	v	·	·	v	·	
[0 - 3M [Greece													
Total [0 - 3M [Hungary													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total 10 - 3M 13M - 1Y	Ireland													
[17 - 27 [27 - 37 [37 - 57 [57 - 107	Italy													
Total [0 - 3M [Latvia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Maita													
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands													
[0 - 3M [Poland	10 0 0 0 0 0	10 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 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
13Y - 10Y 110Y - more	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania													
110Y - more	Slovakia													
10 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Slovenia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 0 0 0 0 32 0	0 0 0 0 0 32 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 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 0 0 0 0	9
[0 - 3M [Sweden	J	32	,			J	Ü						
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein	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 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 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
13Y - 10Y 110Y - more	Norway													
[0 - 3M	Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, <u></u> ,											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	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 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 - 3M [Middle East						-	-	_	-			-	
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

BAWAG Group AG

							BAWAG Group AG							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(<u>-</u>											Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 1 1 0	0 0 0 0 1 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 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	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 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 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	

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 counterparts 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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [789 15	660 15	0	0	0	0	0	0	0	0	995	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [41 94	41 94	0	0	0	0	0	0	0	0	2	0	
[3Y - 5Y [[5Y - 10Y [Austria	192 687	192 687	0	0	0	0	0	5	0	0	4	0	
[10Y - more Total		1,949 3,769	1,949	0	0	0	0	0 50 51	78 83	0	13 0	6 225 1.234	0	217
[0 - 3M [-,		_							-,		
1 2Y - 3Y I 13Y - 5Y I	Belgium													
[5Y - 10Y [10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y [Cyprus													
[0 - 3M [[3M - 1Y [
[1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y	Czech Republic													
Total														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Denmark													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M[France													
[0 - 3M [Germany	0 0 10 0 8 0 0	0 0 10 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 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
Total [0 - 3M [Croatia													
[0 - 3M [Greece													
Total [0 - 3M [Hungary													
10-3M	Ireland													
[17 - 27 [27 - 37 [37 - 57 [57 - 107	Italy													
Total [0 - 3M [Latvia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	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 0 0 0	0
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M 1 1 1 1 1 1 1 1 1	Slovenia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 0 0 0 0 32 0	0 0 0 0 0 32 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 - 3M [Sweden		34	·			,	Ţ.	,	·			ū	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Liechtenstein	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
13Y - 10Y 110Y - more	Norway													
10 - 3M 1 1 1 1 1 1 1 1 1	Australia													
1 Y - 2Y 2 Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Canada													
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [_													
[3Y - 5Y [[5Y - 10Y [Japan													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [U.S.													
[5Y - 10Y [10Y - more														
Total f 0 - 3M f														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [13Y - 5Y [5Y - 10Y [China													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [[3Y - 5Y [Switzerland													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Other advanced economies													
「5Y - 10Y 「	non EEA													
[10Y - more Total														
「0-3M「 「3M-1Y「 [1Y-2Y[0	0	0	0	0	0	0	0	0	0	0	0	
[17 - 27 [Other Central and eastern Europe countries non EEA	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	ō o	0	
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [
[3Y - 5Y [Middle East													
Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [[10Y - more	curioscuri													
Total														



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
									1					Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 - 3M 3M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Africa	0 0 0 0 1 1 0	0 0 0 0 1 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 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 - 3M [Others	0 0 0 0 8 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 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	0 0 0 0 0 0 0 0 0 0 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 counterparts 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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures BAWAG Group AG

					As of 30/09/202	0								As of 31/12/202	:0			
		Gre	oss carrying amo	unt			ted impairment, acc n fair value due to c 4		Collaterals and financial guarantees		Gross	carrying amou	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performi	ng exposures³	received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming ¹	On performing	On non-perforn	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	8,633	0	0	0	0	0	0	0	0	10,450	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	6,962	0	0	0	0	7	0	0	0
Central banks	. 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	267	0	0	0	0	0	0	0	0
Credit institutions	3,392	0	0	0	0	3	0	0	0	3,251	0	0	0	0	3	0	0	0
Other financial corporations	3,456	0	0	0	0	1	0	0	0	2,620	0	0	0	0	1	0	0	0
Non-financial corporations	991	0	0	0	0	3	0	0	0	824	0	0	0	0	3	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
General governments	2,974	2	0	0	0	c	0	0	0	3,549	1	0	0	0	0	0	0	0
Credit institutions	316	0	0	0	0		0	0	0	211	0	0	0	0	0	0	0	0
Other financial corporations	2,894	2	16	15	15	12	2 12	12	3	2,593	2	74	74	73	6	30	30	0
Non-financial corporations	10,396	49	475	464	463	37	7 111	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	2 111	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

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures BAWAG Group AG

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	ss carrying amou	nt		Accumulat changes in provisions	ed impairment, accur fair value due to cred	nulated dit risk and	Collaterals and financial		Gro	ss carrying amoun	ıt ⁵		Accumulate changes in provisions ⁴	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of wh	ich non-perforr	ning ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of whi	ich non-perforr	ning¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	схрозитез	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	CAPOSUICS		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	10,041	0	0	0	0		0	0	0	12,439	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	6,068	0	0	0	0	4	0	0	
Central banks	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	219	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	(
Other financial corporations	2,521	0	0	0	0	1	. 0	0	0	2,256	0	0	0	0	1	0	0	(
Non-financial corporations	701	0	0	0	0	2	. 0	0	0	675	0	0	0	0	2	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	
General governments	3,687	1	0	0	0		0	0	0	3,329	1	0	0	0	0	0	0	
Credit institutions	993	0	0	0	0		0	0	0	516	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	:
Non-financial corporations	9,938	27	387	387	386	5:	. 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		31	31	1	709	17	43	43	42	5	26	26	
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	. (
	(2) Institutions repor (3) Institutions repor (4) For the on-balan convention based on convention. This is be	it here collective allowar it here specific allowar ce sheet items, accum, a credit/debit convent ecause, based on this:	nces for incurrred but ces for financial assets lated impairments and ion, as explained in Ar- sign convention, the p	not reported losse s, individually and of d accumulated neg- nnex V, Part 1 para rovisions on off-ba	s (instruments at amo collectively estimated ative changes in fair v graphs 9 and 10 of Re lance sheet commitme	ortised cost) and char (instruments at amo value due to credit ris egulation (EU) No 68 ents are generally rep	of 9 January 2015, ANNEX nges in fair value of perforn tised cost) and changes in k are disclosed with a positi 0/2014 - ITS on Supervisor orted with a positive sign. edit-impaired at initial recognition	ning exposures d fair value of NPE ive sign if they a ry reporting. How	ue to credit risk and p due to credit risk and re decreasing assets. lever, for the off-balar	provisions (instrumen d provisions (instrum Following this sign conce sheet instrument	ents at fair value other onvention, information s, the same item ('Accu	than HFT) is disclosed with the or imulated impairment, a						



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		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 nonperforming 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
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

[©]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 F18.00 / F19.00), 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.



Forborne exposures

BAWAG Group AG

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
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
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- nerforming 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 F18.00 / F19.00), 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

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					As of 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
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 guarrying	28	25	25	28	25	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	282	0	0	370	0	0	275	0	0	517	0	0	439	0	0	363	0	0	285	0	0
F Construction	269	32	32	269	9	0	218	31	31	218	6	0	197	25	25	197	5	0	173	26	26	173	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
3 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	190	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	9.541	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative mornatoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

i								As of 30,	/09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures wit forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: esposares with forbairance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbanince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)		Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures w forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	362	324	21	56	39	26		6	4	0	1	2	1	1	0	11	210	201	2	69	9	0	1	2	1	0	1	1		0	0	2
of which: Households	321	285	21	49	36	26		5	3	0	1	2	1	1	0	9	196	188	2	64	9	0	1	2	1	0	1	1	0	0	0	2
of which: Collateralised by residential immovable property	229	200	16	44	28	23	5	1	1	0	0	0		0	۰	6	122	136	1	31	5	۰	1	1		0		1	0	0		1
of which: Non-financial corporations	41	39	0	7	3		0		0	0	0	0		0		2	14	13	0	4	0		0	0		0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises	5	5	0	1	0		0	0	0	0	0	0		0	0	0	4	3	0	2	0		0	0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	29	27	0	2	2	۰	0	۰	0	0	0	0		0	۰	2			0	3	0		0	0		0	0	0	0	0		

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ning			1
(min EUR)			Of which: exposures wit forbeinance measures	Of which: Instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: soposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures w forbearence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implained (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	performing
	841	788	34	110	54	26	18	12		1	1	3	1	1		29	992	927	22	228	65	2	10	16	3	0	2	13	1	1	0	
of which: Households	751	700	33	86	51	26	16	11		1	1	3	1	1		17	887	826	21	180	61	2	10	15	3	0	2	12	1	1	0	
of which: Collateralised by residential immovable property	527	492	25	76	36	21	30	2	1	0	1	1		0	۰	9	640	596	11	105	43		9	7	1	0	1	6	0	1	0	2
of which: Non-financial corporations	88	86	0	23	2		1		0	0	0	0		0		1	103	99	0	46	4		0	1		0		0	0	0	0	1
	60	59	0	15	1	۰	1		0	0	0	0		0	۰	1	55	53	0	35	2		0	0		0		0		٥	0	1
of which: Collaboralised by commercial immovable property	11	10	0	1	1		1		0	0	0	0		0		1	30	27	0	2	3		0			0		0	0	0	0	

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not pait-due or paet-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	65	64	0	4	1	۰	1		0	0	0	0			۰		68	a	0	2	1		1	0		0			0	0	0	1
of which: Households	16	16			۰			۰	0			0				۰	17	17			0			0	۰			0				0
of which: Collateralised by residential immovable property	0	۰							0			0				۰	0				0			0	۰			0				
of which: Non-financial corporations	49	47	0	4	1	0	1		0	0	0	0			0		51	9	0	1	1	۰	1	0		0			0	0	0	0
of which: Small and Medium-sized Enterprises	27	26			1				0			0				0	30	29			1											
of which: Collateralised by commercial immovable property		0							0			0					0							0								



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 SEA/ GL/ 2020/02 SEA/ GROUP AC

h																																
	Gross	carrying amount						As of 31		oairment, accumu	lated negative cha	nges in fair valu	se due to credit r	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amoun							Accumulated imp	ainment, accum	listed negative chi	anges in fair valu	e due to credit risi		Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which:		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbarrince measures	Of which: Irratruments with significant increase in condit risk since initial recognition but not credi- impained (Stage 2)	Non-pirform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significan increase in create risk sino initial recognition bu- not credit- impained (Stage 2)		ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures wild forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbeirance measures	Of which: Unilizely to pay that are not pain-due or pain-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
d advances subject to active EBA-compliant monatoria	19	16	0	3	3		0	0	0	0		0		0	0	0	2	2	2		0	0	0	0		0	0	0	0		0	
: Households	19	16	0	3	3		0	0	0	0	۰	0	۰	0	0	٥	2	2	2		0	0		0	۰	0		0	0	۰	0	
ich: Collateralised by residential immovable property	16	16	0	3	3		0	0	0	0		0		0	0	0	2	2	2		0	0		0		0		0	0		0	
: Non-financial corporations		0	0		0	0	0	0	0	0		0		0	0	0	0		0		0	0	0	0		0	0	0	0		0	
ich: Small and Medium-sized Enterprises	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
ich: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	٥	0	0	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0	0	0

								As of 31	(03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(refin EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since intoxial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due < 90 days			Of which: exposures with forbiarance measures	Of which:	Non-performi	og Of which: exposures with forbeirance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-parforming suppliants		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-performin	g Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days	Public guirantee noosved in the context of the COVID-19 chils	Inflows to non- performing exposures
	1,051	971	17	163	79	3	15	18	3	0	2	16	1	3	0	12	974	886	13	171	55	4	16	23	2	0	1	21	1	3	0	22
of which: Households	958	884	16	156	24	3	15	18	3	0	2	16	1	3	0	12	893	809	12	145	84	3	16	22	2	0	1	21	1	3	0	19
of which: Collaboralised by residential immovable property	691	640		88	51	0	11		1	0	1	7		1	0	6	655	599	6	76	56	1	13	10	0	0		10	0	1	0	9
of which: Non-financial corporations	91	86	1	7	5			0	0	0		0		0	0	0	80	76	1	24	4	1		0		0		0	0			3
of which: Small and Medium-sized Enterprises	25	32	1	2	3	0		0	0	0		0		0	0	0	36	32	1	15	4	1		0		0		0	0		0	3
of which: Collaboralised by commercial immovable property	35	32	0		3		0	0	0	0		0	0	0	0	0	30	29	0	3	1	0		0	0	0		0	0			

Ī	As of 31/63/2021														As of 30/06/2021																	
								Accumulated implement, accumulated regulate changes in file value due to credit risk								Gross carrying amount															Gross carrying amount	
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skiege 2)		Of which: exposures with forbiar ance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposumes will forbeasings measures	Of which:		ng Of which: soposums with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures v forbearance measures	Of which:	Non-perform	Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	68	67	1	4	1	۰	0	0	0	0		0		0	0	0	68	67	1	5	1	0		0		0		0	0	0	1	1
of which: Mouseholds	17	17						0	0			0				0	17	16			0			0				0				
of which: Collateralised by residential immovable property		0						0	0			0				0	0	۰			0			0				0				
of which: Non-financial corporations	51	50	1	3	0		0	0		0	0	0		0	0	0	51	51	1	4	1	0				0	۰	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	30	30			۰			0	0			0				0	30	29			1			۰				0				
of which: Collateralised by commercial immovable property	۰	0						0	0			0				0	0	۰			0			۰				0				