



2021 EU-wide Transparency Exercise

Bank Name	Raiffeisenbankengruppe OÖ Verbund eGen
LEI Code	529900XSTAE561178282
Country Code	AT

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

2021 EU-wide Transparency Exercise

Key Metrics

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,987	4,333	4,313	4,238	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	3,987	4,333	4,313	4,238	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,987	4,333	4,313	4,238	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	3,987	4,333	4,313	4,238	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,431	4,781	4,758	4,704	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	4,431	4,781	4,758	4,704	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	27,704	27,907	28,041	28,392	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	27,704	27,907	28,041	28,392	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	14.39%	15.53%	15.38%	14.93%	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	14.39%	15.53%	15.38%	14.93%	(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	14.39%	15.53%	15.38%	14.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.39%	15.53%	15.38%	14.93%	(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	15.99%	17.13%	16.97%	16.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.99%	17.13%	16.97%	16.57%	(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	48,365	48,792	52,029	45,106	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	8.24%	8.88%	8.29%	9.40%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,987	4,333	4,313	4,238	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,987	4,333	4,313	4,238	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	48,365	48,792	52,029	45,106	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	48,365	48,792	52,029	45,106	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.2%	8.9%	8.3%	9.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.2%	8.9%	8.3%	9.4%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

Raiffeisenbankengruppe OÖ Verbund eGen

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,431	4,781	4,758	4,704	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,987	4,333	4,313	4,238	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,033	1,033	1,033	1,033	C 01.00 (9103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,351	3,674	3,673	3,674	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-193	-187	-198	-200	C 01.00 (9180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	10	10	10	C 01.00 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-42	-23	-22	-22	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-62	-60	-62	-66	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(115), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-8	-11	-11	-11	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-11	-19	-19	-27	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (k) (ii) and 133(b) of CRR and Articles 36(1) point (k) (v) and 135(e) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	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	0	0	0	0	C 01.00 (9480,010)	Articles 4(27), 36(1) point (l), 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 (9490,010)	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	-22	0	-8	-69	C 01.00 (9500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (9520,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9530,010)	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 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-69	-83	-83	-83	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9250,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2	2	2	2	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9686,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,987	4,333	4,313	4,238	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	443	448	445	466	C 01.00 (9750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	469	481	482	506	C 01.00 (9760,010) + C 01.00 (9686,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-33	-41	-41	-44	C 01.00 (9610,010) + C 01.00 (9620,010) + C 01.00 (9630,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9676,010)	
	A.4.3	Tier 2 transitional adjustments	7	7	4	4	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	27,704	27,707	28,041	28,392	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.39%	15.53%	15.38%	14.93%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.39%	15.53%	15.38%	14.93%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.99%	17.13%	16.97%	16.57%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,987	4,333	4,313	4,238	14.9.4.1.13 + A.3.2.1 + MIN(A.4 + A.3.2 - A.3.4, 0)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.39%	15.53%	15.38%	14.93%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	26,085	26,206	26,321	26,622	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	26,085	26,206	26,321	26,622	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	110	100	120	177	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	97	96	85	74	C 02.00 (R640, c010)
Settlement risk	5	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	103	82	92	95	C 02.00 (R520, c010)
Of which the standardised approach	103	82	92	95	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,304	1,423	1,423	1,423	C 02.00 (R590, c010)
Of which basic indicator approach	1,304	1,423	1,423	1,423	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	27,704	27,907	28,041	28,392	

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

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ EUR)				
Interest income	698	798	195	396
Of which debt securities income	56	73	17	34
Of which loans and advances income	372	496	119	240
Interest expenses	410	403	94	193
Of which deposits expenses	81	106	23	45
Of which debt securities issued expenses	125	166	40	80
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	30	74	11	4
Net Fee and commission income	99	160	43	78
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	1	3	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	-10	-11	-20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-39	-8	48	66
Gains or (-) losses from hedge accounting, net	0	0	-2	-1
Exchange differences (gain or (-) loss), net	6	9	2	4
Net other operating income /(expenses)	25	206	21	64
TOTAL OPERATING INCOME, NET	399	829	211	398
(Administrative expenses)	267	362	88	183
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	28
(Depreciation)	38	50	13	25
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	7	26	5
(Payment commitments to resolution funds and deposit guarantee schemes)	3	0	28	8
(Commitments and guarantees given)	-4	7	-2	-3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	64	150	-3	-2
(Financial assets at fair value through other comprehensive income)	2	7	-1	-5
(Financial assets at amortised cost)	62	143	-2	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	103	110	23	14
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	41	192	52	143
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	-30	342	117	287
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-39	328	92	246
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-39	328	92	246
Of which attributable to owners of the parent	-41	323	89	241

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

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Raiffeisenbankengruppe OÖ Verbund eGen

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	9,063				8,844				12,203				11,360				IAS 1.54 (i)
Financial assets held for trading	1,893	1	1,891	0	1,835	4	1,831	0	1,567	6	1,561	0	1,497	8	1,489	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	757	42	311	404	787	45	299	442	743	16	286	440	737	17	274	447	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	297	172	0	125	296	172	0	124	279	164	0	115	273	158	0	115	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,583	4,217	366	0	4,656	4,240	416	0	4,514	4,120	394	0	4,532	4,142	390	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	27,094				27,357				27,135				27,407				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	564	0	564	0	561	0	561	0	449	0	449	0	421	0	421	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	16				16				-15				-22				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,210				3,548				3,590				3,754				
TOTAL ASSETS	47,476				47,901				50,464				49,960				IAS 1.9(a), IIG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,555	29	1	-2	-1	0	4,380	283	1	-3	-5	0	4,353	166	1	-3	-3	0	4,507	27	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	197	0	0	0	0	0	166	24	0	0	0	0	163	15	0	0	0	0	151	3	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	23,866	2,711	652	-40	-30	-262	21,656	5,247	646	-44	-76	-262	21,678	5,027	632	-46	-84	-251	21,914	5,035	641	-47	-83	-253	Annex V.Part 1.32, 44(a)

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	1,532	1,503	1,207	1,163	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	2,812	2,667	2,533	2,465	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	37,882	38,220	41,044	40,567	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	420	408	369	335	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	207	219	216	215	IAS 37.10; IAS 1.54(l)
Tax liabilities	67	58	55	65	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	299	195	328	327	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	1	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	43,220	43,268	45,750	45,138	IAS 1.9(b); IG 6
TOTAL EQUITY	4,256	4,633	4,713	4,822	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	47,476	47,901	50,464	49,960	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		1,952	1,911	1,576	1,498	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	4,596	4,382	7,395	7,447	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	201	3	27	98	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,612	1,450	1,462	1,421	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	463	413	379	438	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,550	12,961	13,243	12,822	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,674	5,126	4,785	4,740	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,240	2,344	1,856	1,603	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,082	1,257	752	560	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,110	5,208	5,452	5,447	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,575	3,817	4,028	4,078	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,912	4,072	3,894	4,083	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,401	2,589	2,598	2,923	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,628	10,424	10,229	10,166	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		922	985	983	1,023	Annex V.Part 1.37
Other financial liabilities		46	46	45	44	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		42,646	42,797	45,153	44,531	

2021 EU-wide Transparency Exercise

Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

(min EUR)	SA		1M											1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	100	79	0	0	0	0							0	0	0	0								
Of which: General risk	96	75	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0								
Equities	4	3	0	0	0	0							0	0	0	0								
Of which: General risk	2	2	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	103	82	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	90	94	0	0	0	0							0	0	0	0								
Of which: General risk	88	91	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	2	1	0	0	0	0							0	0	0	0								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	92	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	7,024	6,347	85		6,577	7,825	84	
	Regional governments or local authorities	827	1,699	125		834	2,654	127	
	Public sector entities	974	203	35		1,345	559	45	
	Multilateral Development Banks	128	130	0		126	128	0	
	International Organisations	183	76	0		182	192	0	
	Institutions	7,217	7,114	999		7,380	7,208	417	
	Corporates	22,162	15,338	14,887		21,956	14,972	14,588	
	of which: SME	3,476	2,999	2,150		3,653	2,303	1,821	
	Retail	2,103	2,263	1,425		2,060	2,221	1,369	
	of which: SME	2,185	1,634	938		2,153	1,588	911	
	Secured by mortgages on immovable property	6,491	6,387	2,564		6,873	6,747	2,723	
	of which: SME	2,072	2,035	715		1,950	1,955	692	
	Exposures in default	750	359	443	291	771	355	428	255
	Items associated with particularly high risk	1,269	1,124	1,689		1,363	1,135	1,792	
	Covered bonds	713	712	77		662	660	72	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,113	1,112	279		1,139	1,139	273	
	Equity	3,146	2,869	3,403		3,522	3,245	3,825	
	Other exposures	655	655	580	761	761	655	655	
	Standardised Total ⁴	55,782	48,400	26,155	674	56,490	48,783	26,396	749

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value Total does not include the Guarantors' credit risk in the security risk in the 2020 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	5,591	6,749	0		5,187	6,241	0	
	Regional governments or local authorities	586	1,393	86		573	1,375	86	
	Public sector entities	943	171	34		1,312	522	44	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,037	6,009	182		6,479	6,394	106	
	Corporates	13,483	8,499	8,241		13,338	8,246	8,010	
	of which: SME	2,161	1,513	1,287		2,041	1,375	1,340	
	Retail	1,722	1,079	722		1,688	1,051	705	
	of which: SME	882	498	287		869	467	274	
	Secured by mortgages on immovable property	4,998	4,814	1,993		5,019	4,912	1,968	
	of which: SME	1,659	1,626	569		1,557	1,537	539	
	Exposures in default	381	162	184	134	389	158	186	127
	Items associated with particularly high risk	636	558	836		637	557	837	
	Covered bonds	278	278	18		269	268	17	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	419	419	90		421	420	86	
	Equity	2,869	2,521	2,727		3,121	2,945	3,049	
	Other exposures	650	650	554	727	727	650	654	
	Standardised Total ⁴				476				565

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	85	218	0		85	227	0	
	Regional governments or local authorities	106	126	0		107	125	0	
	Public sector entities	3	1	1		5	0	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	117	123	23		117	116	22	
	Corporates	5,505	3,959	3,490		5,502	3,873	3,779	
	of which: SME	863	666	547		693	538	442	
	Retail	374	271	160		367	261	155	
	of which: SME	342	244	141		335	235	136	
	Secured by mortgages on immovable property	1,317	1,397	632		1,515	1,670	751	
	of which: SME	399	399	152		385	385	147	
	Exposures in default	202	93	102	102	222	93	102	111
	Items associated with particularly high risk	571	514	772		598	513	803	
	Covered bonds	18	18	2		18	2	2	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	32	32	6		31	31	6	
	Equity	2	2	2		12	12	12	
	Other exposures	7	7	7	12	7	7	7	14
	Standardised Total ⁴				123				145

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CZECH REPUBLIC	(in EUR, %)								
	Central governments or central banks	54	54	0		54	54	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	11	2		1	1	0	
	Corporates	1,105	1,029	1,015		976	903	885	
	of which: SME	83	77	64		62	59	49	
	Retail	113	102	59		110	100	57	
	of which: SME	110	100	59		107	96	56	
	Secured by mortgages on immovable property	73	74	29		159	163	73	
	of which: SME	9	10	5		13	14	6	
	Exposures in default	6	5	7	2	8	32	35	2
	Items associated with particularly high risk	55	46	69		42	39	58	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	332	332	672		379	379	761	
	Other exposures	2	2	2	8	2	2	2	11
	Standardised Total ⁴				8				11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVAKIA	(in EUR, %)								
	Central governments or central banks	69	69	0		49	49	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	0		6	6	0	
	Corporates	409	373	355		430	372	360	
	of which: SME	154	96	82		77	62	64	
	Retail	147	141	82		144	138	80	
	of which: SME	140	134	77		137	131	75	
	Secured by mortgages on immovable property	7	4	1		4	2	1	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	14	5	10	10	15	5	5	9
	Items associated with particularly high risk	0	0	0		7	7	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	4		16	16	4	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	13	0	0	0	14
	Standardised Total ⁴				13				14

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	43	43	21		45	45	22	
	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	2	2	1		2	2	1	
	Corporates	130	104	96		136	107	99	
	of which: SME	47	37	29		51	40	31	
	Retail	314	281	163		321	284	164	
	of which: SME	304	273	156		311	274	157	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	223	31	19	47	222	31	21
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	37	37	8		38	38	8	
	Equity	0	0	0		3	3	3	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	19	0	0	0	21

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	100	110	24		101	120	24	
	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	24	24	1		22	22	1	
	Corporates	55	45	41		78	66	64	
	of which: SME	10	9	7		10	8	7	
	Retail	294	287	164		286	278	159	
	of which: SME	294	287	164		286	278	159	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	127	21	10	26	115	21	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	33	33	7		33	33	6	
	Equity	0	0	0		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	11	0	0	0	11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	175	187	0		173	178	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	28	28	0		28	28	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	7		26	27	7	
	Corporates	117	112	111		124	119	117	
	of which: SME	10	10	8		10	10	8	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	95	95	10		95	95	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	110	110	26		108	107	24	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	2

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	59	63	0		59	59	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	42	8		46	44	9	
	Corporates	285	251	238		289	258	258	
	of which: SME	86	83	71		91	86	75	
	of which: SME	1	1	0		1	1	0	
	Retail	0	0	0		0	0	0	
	of which: SME	12	0	0		12	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	57	57	6		58	58	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	53	53	15		53	52	15	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	3	0	0	0	4

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	128	130	0		126	128	0	
	International Organisations	183	76	0		182	72	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	3		10	10	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	113	113	0		114	114	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	6		6	6	6	
	Corporates	107	96	96		110	99	102	
	of which: SME	18	18	15		15	13	15	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	31	32	34		33	33	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	56	56	14		56	56	14	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	1	0	0	0	2

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	5,955	11,244	88		6,901	10,059	87	
	Regional governments or local authorities	797	1,218	238		866	1,484	128	
	Public sector entities	942	250	44		1,155	486	53	
	Multilateral Development Banks	124	126	0		122	128	0	
	International Organisations	187	337	0		186	185	0	
	Institutions	7,657	7,384	384		8,321	8,015	1,405	
	Corporates	22,125	15,360	14,722		22,252	15,219	14,940	
	of which: SME	2,904	2,078	1,711		2,888	2,034	1,664	
	Retail	3,013	2,274	1,380		3,088	2,150	1,243	
	of which: SME	2,098	1,573	880		2,111	1,526	875	
	Secured by mortgages on immovable property	6,574	6,943	2,797		7,183	7,038	2,866	
	of which: SME	1,824	1,785	632		1,928	1,900	665	
	Exposures in default	742	391	468	237	757	448	579	212
	Items associated with particularly high risk	2,215	1,868	1,653		2,287	1,653	1,580	
	Covered bonds	648	648	71		648	648	61	
	Claims on institutions and corporates with a KY credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,000	1,066	245		1,047	1,043	365	
	Collective investments undertakings (CIU)	3,568	3,291	3,872		3,220	2,944	2,022	
	Equity	746	745	627		741	741	623	
	Other exposures								
	Standardised Total ³	59,794	52,625	26,441	677	59,478	51,698	26,799	653

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	8,541	9,943	0		7,419	8,499	0	
	Regional governments or local authorities	528	1,230	97		537	1,392	59	
	Public sector entities	911	216	43		1,105	262	52	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,823	6,620	97		7,213	7,041	277	
	Corporates	13,767	8,300	7,967		13,433	8,277	8,094	
	of which: SME	1,630	1,270	1,048		2,055	1,343	1,382	
	Retail	1,675	1,037	1,664		1,664	686	675	
	of which: SME	858	424	273		854	451	209	
	Secured by mortgages on immovable property	5,098	4,887	1,951		5,180	5,070	1,966	
	of which: SME	1,517	1,000	518		1,663	1,036	507	
	Exposures in default	340	135	182	122	334	161	196	106
	Items associated with particularly high risk	662	673	686		686	686	679	
	Covered bonds	250	250	15		164	164	15	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	391	390	75		380	379	48	
	Equity	5,119	2,880	3,807		5,186	2,838	2,798	
	Other exposures	729		621		728		621	
	Standardised Total ³			491				477	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	87	224	0		87	188	0	
	Regional governments or local authorities	189	124	0		107	177	0	
	Public sector entities	3	6	0		2	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	110	21		82	81	16	
	Corporates	5,613	4,049	3,956		5,529	4,143	4,145	
	of which: SME	660	523	430		646	520	407	
	Retail	360	250	150		337	244	145	
	of which: SME	313	214	130		305	218	125	
	Secured by mortgages on immovable property	1,510	1,065	1,617		1,517	1,177	784	
	of which: SME	281	203	110		281	273	164	
	Exposures in default	239	134	171	62	238	160	211	56
	Items associated with particularly high risk	369	469	474		474	423	615	
	Covered bonds	17	17	0		17	17	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	30	31		31	31	48	
	Equity	12	12	12		12	12	12	
	Other exposures	4	4	4		2	2	2	
	Standardised Total ³			94				87	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	54	54	0		52	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		365	365	781	
	Corporates	962	862	862		886	810	810	
	of which: SME	66	61	51		36	32	32	
	Retail	106	96	55		110	95	55	
	of which: SME	104	94	54		105	92	53	
	Secured by mortgages on immovable property	186	189	86		246	248	116	
	of which: SME	39	11	4		9	9	3	
	Exposures in default	12	36	41	2	11	36	41	2
	Items associated with particularly high risk	40	39	38		40	39	38	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	385	385	763		94	94	4	
	Other exposures	2	2	2		0	0	0	
	Standardised Total ³			11				11	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		4	4	2	
	Corporates	429	391	377		417	384	379	
	of which: SME	81	80	66		71	68	57	
	Retail	130	125	73		132	126	73	
	of which: SME	123	118	67		125	119	68	
	Secured by mortgages on immovable property	5	2	1		5	3	1	
	of which: SME	5	2	1		5	3	1	
	Exposures in default	36	8	11	9	36	8	12	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	7		7	7	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³			14				13	

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

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

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankgruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ROMANIA	Central governments or central banks	44	44	22	0	44	44	22	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	1	0	2	2	1	0
	Corporates	156	123	114	0	150	117	107	0
	of which: SME	52	46	32	0	52	47	37	0
	Retail	327	263	163	0	340	288	166	0
	Secured by mortgages on immovable property	338	273	156	0	333	279	159	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	47	22	0	10	46	24	0	18
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	38	38	8	0	38	38	19	0
	Equity	3	3	0	0	2	2	2	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				20				20

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND	Central governments or central banks	99	118	24	0	99	118	24	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	31	32	21	0	26	26	16	0
	Corporates	130	95	92	0	136	136	132	0
	of which: SME	12	9	7	0	11	14	11	0
	Retail	277	266	132	0	274	263	130	0
	Secured by mortgages on immovable property	277	266	132	0	274	263	130	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	23	24	0	9	24	34	0	9
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	35	35	7	0	35	35	7	0
	Equity	4	4	0	0	2	2	2	0
	Other exposures	1	1	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				11				11

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	171	176	0	0	182	186	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	28	28	0	0	47	47	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	21	21	6	0	20	20	6	0
	Corporates	128	123	121	0	111	107	107	0
	of which: SME	50	10	8	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	84	83	8	0	82	82	8	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	103	102	21	0	102	101	24	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				2				2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	58	58	0	0	58	58	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	45	46	0	0	45	46	0	0
	Corporates	280	239	239	0	273	244	244	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	12	0	0	0	12	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	57	57	6	0	56	56	6	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	51	51	14	0	52	52	33	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				4				4

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	124	126	0	0	122	128	0	0
	International Organisations	187	187	0	0	186	186	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	30	30	3	0	30	30	3	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	Central governments or central banks	133	133	0	0	130	130	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	7	7	1	0	1	1	1	0
	Corporates	114	88	88	0	78	73	73	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	30	30	17	0	32	32	16	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	42	42	14	0	44	44	14	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				1				1

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe ÖÖ Verbund eGen

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

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe ÖÖ Verbund eGen

		IRB 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
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total ²				0							0	

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Finland	0 0 0 11 0 33 44	0 0 0 11 0 33 44	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 11 0 33 44	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	France	25 0 0 34 38 126 0 224	25 0 0 34 38 126 0 224	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	25 0 0 34 38 126 0 224	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Germany	25 1 1 1 34 59 10 130	25 1 1 1 34 59 10 130	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	21 0 1 1 32 55 10 109	4 1 0 1 2 4 10 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0	5
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Croatia	3 4 2 0 0 21 0 31	3 4 2 0 0 21 0 31	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 4 2 0 0 21 0 24	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	15
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Greece														
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hungary	5 0 0 0 0 0 0 5	5 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	5 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Ireland	11 0 0 0 41 83 31 166	11 0 0 0 41 83 31 166	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	11 0 0 0 41 83 31 166	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Italy	20 0 0 0 11 54 47 132	20 0 0 0 11 54 47 132	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	20 0 0 0 11 54 47 132	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	7
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia	9 0 0 0 6 27 0 42	9 0 0 0 6 27 0 42	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9 0 0 0 6 27 0 42	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f	Lithuania	11	11	0	3	8	0	0	0	0	0	0	0	0	2
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		28	28	0	0	28	0	0	0	0	0	0	0	0	
I 10Y - more	7	7	0	0	7	0	0	0	0	0	0	0	0	0	
Total		51	51	0	3	48	0	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	37	37	0	37	0	0	0	0	0	0	0	1	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		11	11	0	11	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		43	43	0	0	43	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		13	13	0	13	0	0	0	0	0	0	0	0	0	
I 10Y - more	15	15	0	0	15	0	0	0	0	0	0	0	0	0	
Total		119	119	0	37	82	0	0	0	0	0	1	0	0	
I 0 - 3M f	Malta														0
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	1	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		10	10	0	0	10	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		26	26	0	0	26	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		57	57	0	0	57	0	0	0	0	0	1	0	0	
I 0 - 3M f	Poland	48	48	0	5	43	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		68	68	0	0	68	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		18	18	0	0	18	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		134	134	0	5	129	0	0	0	0	0	0	0	0	
I 0 - 3M f	Portugal	29	29	0	0	29	0	0	0	0	0	0	0	0	27
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		67	66	0	0	66	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		95	95	0	0	95	0	0	0	0	0	0	0	0	
I 0 - 3M f	Romania	43	43	0	0	43	0	0	0	0	0	0	0	0	3
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		28	28	0	0	28	0	0	0	0	0	0	0	0	
I 10Y - more	11	11	0	0	11	0	0	0	0	0	0	0	0	0	
Total		83	83	0	0	82	0	0	0	0	0	0	0	0	
I 0 - 3M f	Slovakia	16	16	0	0	16	0	0	0	0	0	0	0	0	31
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		11	11	0	11	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		12	12	0	0	12	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		23	23	0	0	23	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		61	61	0	0	61	0	0	0	0	0	0	0	0	
I 0 - 3M f	Slovenia	13	13	0	0	13	0	0	0	0	0	0	1	0	4
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		11	11	0	11	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		33	33	0	0	33	0	0	0	0	0	0	0	0	
I 10Y - more	13	13	0	0	13	0	0	0	0	0	0	0	0	0	
Total		71	71	0	0	71	0	0	0	0	0	1	0	0	

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet 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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain	86 0 0 0 23 77 0	86 0 0 0 23 77 0	0 0 0 0 0 0 0	3 0 0 0 0 0 0	83 0 0 0 23 77 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 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		186 0 0 0 0 0 0	186 0 0 0 0 0 0	0 3 183 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	23			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			United Kingdom												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total				Iceland											
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			Norway												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Canada		21 0 0 0 118 35 0	21 0 0 0 118 35 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	21 0 0 0 118 35 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 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			175 0 0 0 0 0 0	174 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	174 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	36		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2020

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	2 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	3 0 0 0 0 0 0	3 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	16 0 0 0 0 0 0	16 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	16 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	5

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

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa	10	10	0	0	10	0	0	0	0	0	0	0	0
[3M - 1Y]		8	8	0	0	0	8	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		18	18	0	0	10	8	0	0	0	0	0	0	11
[0 - 3M]	Others	11	11	0	0	11	0	0	0	0	0	2	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		66	66	0	0	66	0	0	0	0	0	0	0	
[10Y - more		5	5	0	0	5	0	0	0	0	0	0	0	
Total		82	82	0	0	82	0	0	0	0	0	2	0	4

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

		As of 30/06/2021														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Austria	340	317	0	16	151	120	0	0	0	0	20	0			
[3M - 1Y]		105	105	0	0	31	73	0	0	0	0	9	0			
[1Y - 2Y]		68	68	0	0	32	33	0	0	0	0	0	0			
[2Y - 3Y]		88	88	0	0	51	34	0	0	0	0	1	0			
[3Y - 5Y]		210	210	0	0	143	61	0	0	0	0	0	0			
[5Y - 10Y]		380	378	0	0	150	216	0	0	0	0	0	0			
[10Y - more]		309	304	0	0	88	216	412	412	850	0	2	0			
Total		1,499	1,470	0	16	647	753			850	0	32	0	151		
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	1	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		11	11	0	0	11	0	0	0	0	0	0	0			
[3Y - 5Y]		55	55	0	0	55	0	0	0	0	0	0	0			
[5Y - 10Y]		33	33	0	0	33	0	0	0	0	0	0	0			
[10Y - more]		42	42	0	0	42	0	0	0	0	0	0	0			
Total		141	141	0	0	141	0	0	0	0	0	1	0	0		
[0 - 3M]	Bulgaria	8	8	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		11	11	0	0	11	0	0	0	0	0	0	0			
[5Y - 10Y]		23	23	0	0	23	0	0	0	0	0	0	0			
[10Y - more]		20	20	0	0	20	0	0	0	0	0	0	0			
Total		62	62	0	0	62	0	0	0	0	0	0	0	31		
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		6	6	0	0	6	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		6	6	0	0	6	0	0	0	0	0	0	0	0		
[0 - 3M]	Czech Republic	52	52	0	0	52	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		52	52	0	0	52	0	0	0	0	0	0	0	0		
[0 - 3M]	Denmark															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Estonia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2021

		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(mln EUR)																
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	1	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		11	11	0	0	11	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		31	31	0	0	31	0	0	0	0	0	0	0			
Total		42	42	0	0	42	0	0	0	0	0	1	0	0		
I 0 - 3M f	France	24	24	0	0	24	0	0	0	0	0	2	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		34	34	0	0	34	0	0	0	0	0	0	0			
I 3Y - 5Y f		56	56	0	0	56	0	0	0	0	0	0	0			
I 5Y - 10Y f		125	125	0	0	125	0	0	0	0	0	0	0			
I 10Y - more		12	12	0	0	12	0	0	0	0	0	0	0			
Total		251	251	0	0	251	0	0	0	0	0	2	0	0		
I 0 - 3M f	Germany	24	24	0	0	24	4	0	0	0	0	3	0			
I 3M - 1Y f		1	1	0	0	1	1	0	0	0	0	0	0			
I 1Y - 2Y f		1	1	0	0	1	1	0	0	0	0	0	0			
I 2Y - 3Y f		22	22	0	0	21	1	0	0	0	0	0	0			
I 3Y - 5Y f		12	12	0	0	10	2	0	0	0	0	0	0			
I 5Y - 10Y f		58	58	0	0	54	4	0	0	0	0	0	0			
I 10Y - more		9	9	0	0	9	0	0	0	0	0	0	0			
Total		128	128	0	0	106	21	0	0	0	0	3	0	1		
I 0 - 3M f	Croatia	3	3	0	0	3	0	0	0	0	0	0	0			
I 3M - 1Y f		4	4	0	0	4	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		21	21	0	0	21	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		28	28	0	0	24	4	0	0	0	0	0	0	14		
I 0 - 3M f	Greece															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Hungary	5	5	0	0	5	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		5	5	0	0	5	0	0	0	0	0	0	0	2		
I 0 - 3M f	Ireland	10	10	0	0	10	0	0	0	0	0	1	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		34	34	0	0	34	0	0	0	0	0	0	0			
I 3Y - 5Y f		60	60	0	0	60	0	0	0	0	0	0	0			
I 5Y - 10Y f		27	27	0	0	27	0	0	0	0	0	0	0			
I 10Y - more		44	44	0	0	44	0	0	0	0	0	0	0			
Total		174	174	0	0	174	0	0	0	0	0	1	0	0		
I 0 - 3M f	Italy	20	20	0	0	20	0	0	0	0	0	1	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		11	11	0	0	11	0	0	0	0	0	0	0			
I 5Y - 10Y f		98	98	0	0	98	0	0	0	0	0	0	0			
I 10Y - more		20	20	0	0	20	0	0	0	0	0	0	0			
Total		148	148	0	0	148	0	0	0	0	0	1	0	0		
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		5	5	0	0	5	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		27	27	0	0	27	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		41	41	0	0	41	0	0	0	0	0	0	0	0		

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Lithuania	11	11	0	3	8	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		27	27	0	0	27	0	0	0	0	0	0	0	0	
I 10Y - more	6	6	0	0	6	0	0	0	0	0	0	0	0		
Total		50	50	0	3	47	0	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	37	37	0	37	0	0	0	0	0	0	1	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		11	11	0	0	11	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		32	32	0	0	32	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		10	10	0	0	10	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
I 10Y - more	14	14	0	0	14	0	0	0	0	0	0	0	0		
Total		117	117	0	37	80	0	0	0	0	0	1	0	0	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	1	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		10	10	0	0	10	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		25	25	0	0	25	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		56	56	0	0	56	0	0	0	0	0	1	0	0	
I 0 - 3M f	Poland	49	49	0	5	44	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		46	46	0	0	46	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		17	17	0	0	17	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		134	134	0	5	129	0	0	0	0	0	0	0	27	
I 0 - 3M f	Portugal	29	29	0	0	29	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		65	65	0	0	65	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		94	94	0	0	94	0	0	0	0	0	0	0	0	
I 0 - 3M f	Romania	44	44	0	0	44	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		28	28	0	0	28	0	0	0	0	0	0	0	0	
I 10Y - more	11	11	0	0	11	0	0	0	0	0	0	0	0		
Total		83	83	0	0	82	0	0	0	0	0	0	0	42	
I 0 - 3M f	Slovakia	15	15	0	0	15	0	0	0	0	0	1	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		11	11	0	0	11	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		12	12	0	0	12	0	0	0	0	0	0	0		
I 5Y - 10Y f		22	22	0	0	22	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		59	59	0	0	59	0	0	0	0	0	1	0	0	
I 0 - 3M f	Slovenia	13	13	0	0	13	0	0	0	0	0	1	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		11	11	0	0	11	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		53	53	0	0	53	0	0	0	0	0	0	0	0	
I 10Y - more	24	24	6	0	18	0	0	0	0	0	0	1	0	0	
Total		100	100	6	0	95	0	0	0	0	0	1	0	0	

Raiffeisenbankengruppe OÖ Verbund eGen

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures											Risk weighted exposure amount	
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	2 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Other Central and eastern Europe countries non EEA	3 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	11 0 0 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	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	6

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	21	21	0	0	12	8	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		21	21	0	0	12	8	0	0	0	0	0	0	21	
[0 - 3M]	Others	14	14	0	0	14	0	0	0	0	0	2	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		64	64	0	0	64	0	0	0	0	0	0	0	0	0
[10Y - more]		12	12	0	0	12	0	0	0	0	0	0	0	0	0
Total		91	91	0	0	91	0	0	0	0	0	2	0	9	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisenbankengruppe OÖ Verbund eGen

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which defaulted	Of which Stage 3			Of which Stage 3						Of which defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	9,025	0	0	0	0	1	0	0	0	0	8,807	0	0	0	0	5	0	0	0	0
Debt securities (including at amortised cost and fair value)	4,965	0	1	1	1	2	0	0	0	0	5,037	0	1	1	1	8	0	0	0	0
Central banks	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
General governments	2,828	0	1	1	1	1	0	0	0	0	2,868	0	1	1	1	1	0	0	0	0
Credit institutions	1,563	0	0	0	0	1	0	0	0	0	1,603	0	0	0	0	7	0	0	0	0
Other financial corporations	358	0	0	0	0	0	0	0	0	0	352	0	0	0	0	1	0	0	0	0
Non-financial corporations	214	0	0	0	0	0	0	0	0	0	212	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	27,758	161	660	654	652	71	262	262	246	28,058	144	653	648	646	120	263	262	252		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	748	0	0	0	0	6	0	0	0	1,055	1	0	0	0	5	0	0	0	0	0
Credit institutions	2,257	0	0	0	0	0	0	0	0	2,072	0	0	0	0	4	0	0	0	0	0
Other financial corporations	1,775	3	47	47	47	4	33	33	0	1,790	1	47	47	47	11	39	39	39	0	0
Non-financial corporations	20,156	153	505	500	498	54	185	185	193	20,347	134	509	504	502	90	182	181	202		
of which: small and medium-sized enterprises at amortised cost	5,915	57	252	248	248	25	98	98	104	5,464	52	239	235	235	32	84	84	106		
of which: Loans collateralised by commercial immovable property at amortised cost	7,280	3	130	128	128	21	43	43	67	7,577	1	105	105	105	43	28	28	63		
Households	2,822	5	107	106	106	7	44	44	52	2,793	8	97	97	97	9	42	42	50		
of which: Loans collateralised by residential immovable property at amortised cost	1,759	1	53	52	52	3	11	11	36	1,751	3	53	53	53	4	11	11	41		
of which: Credit for consumption at amortised cost	271	2	20	20	20	2	14	14	3	257	3	20	20	20	2	14	14	4		
DEBT INSTRUMENTS other than HFT	41,747	161	661	655	653	74	262	262	246	41,902	144	654	649	647	133	263	262	252		
OFF-BALANCE SHEET EXPOSURES	10,124		102	102	102	13	36	36	14	10,240		124	124	124	20	39	39	17		

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	12,172	0	0	0	0	5	0	0	0	0	11,327	0	0	0	0	3	0	0	0	0
Debt securities (including at amortised cost and fair value)	4,873	0	1	1	1	7	0	0	0	0	4,858	0	1	1	0	3	0	0	0	0
Central banks	2	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
General governments	2,897	0	1	1	1	1	0	0	0	0	2,965	0	1	1	0	1	0	0	0	0
Credit institutions	1,428	0	0	0	0	5	0	0	0	0	1,378	0	0	0	0	2	0	0	0	0
Other financial corporations	349	0	0	0	0	1	0	0	0	0	335	0	0	0	0	0	0	0	0	0
Non-financial corporations	197	0	0	0	0	0	0	0	0	0	177	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	27,821	145	639	634	632	129	252	251	247	247	28,107	110	683	682	641	128	255	253	286	286
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	682	0	0	0	0	6	0	0	0	0	767	0	0	0	0	6	0	0	0	0
Credit institutions	2,238	0	0	0	0	4	0	0	0	0	2,097	0	0	0	0	2	0	0	0	0
Other financial corporations	1,756	3	47	47	47	8	39	39	0	0	1,764	3	47	47	46	6	39	39	0	0
Non-financial corporations	20,365	130	496	491	489	102	174	173	196	196	20,700	96	546	545	517	105	179	177	239	239
of which: small and medium-sized enterprises at amortised cost	5,126	44	219	216	216	33	69	69	98	98	5,212	35	207	206	184	33	65	63	98	98
of which: Loans collateralised by commercial immovable property at amortised cost	7,755	17	105	105	105	56	29	29	60	60	8,082	15	142	142	135	58	37	36	92	92
Households	2,780	12	96	96	96	9	39	39	51	51	2,779	11	90	90	78	9	37	36	47	47
of which: Loans collateralised by residential immovable property at amortised cost	1,749	8	53	53	53	4	11	11	41	41	1,788	8	48	48	37	4	9	8	38	38
of which: Credit for consumption at amortised cost	253	2	19	19	19	2	14	14	3	3	236	2	18	18	18	2	13	13	3	3
DEBT INSTRUMENTS other than HFT	44,866	145	640	635	633	140	252	251	247	247	44,292	110	685	683	641	134	255	253	286	286
OFF-BALANCE SHEET EXPOSURES	10,486		108	107	107	20	38	38	17	17	10,473		75	75		19	38	38	16	16

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

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

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

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	824	325	112	118	502	109	952	315	111	112	635	121
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	5	3	1	1	2	0	6	3	1	1	2	0
Non-financial corporations	737	284	92	98	458	98	864	275	90	92	586	105
of which: small and medium-sized enterprises at amortised cost	422	126	54	52	289		431	122	46	44	307	
Households	81	37	20	19	41	11	82	37	20	19	47	16
DEBT INSTRUMENTS other than HFT	824	325	112	118	502		952	315	111	112	635	
Loan commitments given	42	27	10	10	5	3	37	24	8	8	5	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	941	296	116	103	620	114	967	322	116	103	652	146
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	5	3	1	1	2	0	5	3	1	1	2	0
Non-financial corporations	851	256	96	84	569	97	879	284	96	84	600	130
of which: small and medium-sized enterprises at amortised cost	422	115	42	39	285		404	107	40	36	277	
Households	84	37	20	19	49	16	83	35	19	18	50	15
DEBT INSTRUMENTS other than HFT	941	296	116	103	620		967	322	116	103	652	
Loan commitments given	38	23	7	7	14	3	40	16	6	5	15	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisenbankengruppe ÖÖ Verbund eGen

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021									
	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹	Gross carrying amount					Accumulated impairment ¹				
	Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform		of which: defaulted	Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform	of which: defaulted		Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment		Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹									
A Agriculture, forestry and fishing	207	21	21	207	0	0	201	22	22	201	3	0	207	22	22	207	4	0	0	224	24	24	224	4	0	0		
B Mining and quarrying	107	0	0	107	0	0	106	0	0	106	0	0	101	0	0	110	0	0	0	110	0	0	110	0	0	0		
C Manufacturing	4,103	113	113	4,102	56	1	4,016	116	116	4,016	54	1	4,089	138	138	4,014	136	136	4,088	150	150	4,154	149	149	4,154	74	1	0
D Electricity, gas, steam and air conditioning	344	12	12	344	6	0	316	11	11	316	7	0	345	11	11	345	8	0	0	370	9	9	370	8	0	0		
E Water supply	122	5	5	122	2	0	160	5	5	160	3	0	154	5	5	154	3	0	0	148	7	7	148	3	0	0		
F Construction	11,470	54	53	11,466	19	0	11,495	55	54	11,491	19	0	11,528	52	52	11,524	19	0	0	11,633	50	50	11,630	18	0	0		
G Wholesale and retail trade	1,997	53	53	1,987	32	0	1,973	47	47	1,963	30	0	2,175	48	47	2,164	31	0	0	2,212	58	58	2,201	36	0	0		
H Transport and storage	1,020	42	40	1,016	17	0	1,001	44	42	997	22	0	972	43	40	968	22	0	0	987	43	42	983	22	0	0		
I Accommodation and food service activities	441	20	18	439	9	0	458	23	22	456	15	0	470	23	23	468	16	0	0	475	24	24	473	15	0	0		
J Information and communication	222	2	2	222	2	0	213	2	2	213	2	0	217	3	3	217	2	0	0	216	3	3	216	3	0	0		
K Financial and insurance activities	0	1	0	1	0	0	10	0	0	10	0	0	27	0	0	27	0	0	0	9	0	0	9	0	0	0		
L Real estate activities	6,473	25	25	6,340	24	0	6,522	16	16	6,392	36	0	6,415	14	13	6,292	35	0	0	6,467	11	11	6,343	38	0	0		
M Professional, scientific and technical activities	2,638	141	141	2,634	57	0	2,772	150	150	2,768	67	0	2,561	119	119	2,557	51	0	0	2,524	118	118	2,520	48	0	0		
N Administrative and support service activities	360	7	7	360	3	0	363	8	7	363	4	0	429	8	7	429	5	0	0	448	38	38	448	6	0	0		
O Public administration and defence, compulsory social security	28	0	0	28	0	0	28	0	0	28	0	0	28	0	0	28	0	0	0	29	0	0	29	0	0	0		
P Education	10	0	0	10	0	0	11	0	0	11	0	0	26	0	0	26	0	0	0	25	0	0	25	0	0	0		
Q Human health services and social work activities	156	0	0	156	0	0	230	1	0	230	1	0	147	1	1	147	1	0	0	151	1	1	151	1	0	0		
R Arts, entertainment and recreation	60	1	1	60	1	0	61	1	1	61	1	0	61	1	1	61	1	0	0	66	1	1	66	1	0	0		
S Other services	395	7	7	395	4	0	412	8	8	412	6	0	412	8	8	412	6	0	0	449	8	8	449	7	0	0		
Loans and advances	20,156	505	500	19,996	238	1	20,347	509	504	20,190	270	1	20,365	496	491	20,215	275	1	0	20,700	546	546	20,551	282	2	0		

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

	(in EUR)	As at 30/06/2020														As at 31/12/2020													
		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be recovered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be recovered	Gross carrying amount
				Performing		Non-performing												Performing		Non-performing									
						Of which: exposures with significant impairment	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days							Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days	Of which: exposures with significant impairment that are not past due <= 30 days	Of which: exposures with significant impairment that are not past due >= 30 days			
loans and advances subject to active EBA-compliant monitoring	463	460	11	55	4	1	3	4	3	0	2	1	0	0	237	224	39	112	3	1	3	6	4	1	4	1	0	0	
of which: Households	150	147	7	16	3	1	3	2	1	0	1	1	0	1	0	89	106	11	29	3	1	3	3	1	0	1	0	0	
of which: Collateralised by residential immovable property	123	121	6	10	2	1	2	1	0	0	0	1	0	0	66	94	6	18	2	1	2	2	1	0	1	0	1	0	
of which: Non-financial corporations	238	236	4	39	1	1	1	2	2	0	1	0	0	0	107	107	28	80	0	0	0	0	3	1	0	0	0	0	
of which: Small and Medium-sized Enterprises	141	140	3	18	0	0	0	1	1	0	1	0	0	0	47	47	25	24	0	0	0	0	1	1	0	0	0	0	
of which: Collateralised by commercial immovable property	199	199	1	21	0	0	0	2	2	0	1	0	0	0	80	80	25	74	0	0	0	0	3	3	1	0	0	0	

	As of 30/09/2020															As of 31/12/2020																																																																
	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount																																																
				Performing		Non-performing														Performing		Non-performing																																																										
	(in EUR)	Of which: exposures with forbearance measures	Of which: exposures with significant increase in credit risk since measurement date but not classified as non-performing (Stage 2)	Of which: exposures with forbearance measures	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they are late payments but not classified as non-performing (Stage 2)	Of which: classified as non-performing due to the fact that they 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non-performing (Stage 2)	Of which: classified as non-performing

[illegible]

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

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																				
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-performing				Public guarantee referred to in the context of the COVID-19 crisis	Performing			Non-performing				Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing				Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures												
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: loans to pay that are not past due or past due <= 30 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: loans to pay that are not past due or past due <= 30 days	Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: loans to pay that are not past due or past due <= 30 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: loans to pay that are not past due or past due <= 30 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: loans to pay that are not past due or past due <= 30 days																				
Loans and advances subject to active EBA-compliant moratoria	10	0	3	3	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					
Of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0					
Of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Of which: Non-financial corporations	9	0	3	3	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					
Of which: Small and Medium-sized Enterprises	7	0	2	2	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					
Of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					

(mln EUR)	As of 31/03/2021																			As of 30/06/2021																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: instruments with forbearance measures		Non-performing		Performing		Of which: instruments with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: instruments with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: instruments with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures				
Loans and advances with expired EBA-compliant moratoria	866	866	22	206	6	2	5	30	0	1	5	2	1	2	0	2	880	884	25	241	6	2	4	30	0	1	6	2	1	1	0	0	1	0				
Of which: Households	170	167	8	24	3	0	3	2	1	0	1	1	0	1	0	1	219	221	11	40	4	1	2	3	2	0	1	1	0	1	1	0	0	0				
Of which: Collateralised by residential immovable property	124	121	5	12	2	0	2	1	0	0	0	1	0	1	0	1	170	171	0	24	3	0	2	2	1	0	1	1	0	1	0	0	0	0				
Of which: Non-financial corporations	722	720	15	182	3	2	3	8	7	1	4	1	0	1	0	1	626	626	15	201	2	2	1	7	0	1	4	1	0	0	0	0	0	0				
Of which: Small and Medium-sized Enterprises	254	252	4	71	3	1	2	4	3	0	2	1	0	1	0	0	201	200	3	57	1	1	1	3	2	0	1	0	0	0	0	0	0	0				
Of which: Collateralised by commercial immovable property	302	302	11	128	1	0	0	5	5	1	2	0	0	0	0	0	407	407	10	144	0	0	0	5	0	0	2	0	0	0	0	0	0	0				

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing	Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing	Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing	Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	
Newly originated loans and advances subject to public guarantee schemes	548	529	1	206	20	9	20	4	3	0	2	2	1	2	308	0	567	547	19	224	20	9	18	5	3	0	2	2	1	2	415	1	0	0
Of which: Households	2	2			0		0	0				0			0	0	7	7				0	0				0						0	0
Of which: Collateralised by residential immovable property	0	0			0		0	0				0			0	0	0	0				0	0				0						0	0
Of which: Non-financial corporations	528	509	1	201	20	9	20	4	2	0	2	2	1	2	300	0	541	521	18	215	20	9	18	5	3	0	2	2	1	2	393	1	0	0
Of which: Small and Medium-sized Enterprises	97	86		11			1	1				1			0	0	121	119		11			2	1				1					1	0
Of which: Collateralised by commercial immovable property	9	8		1			0	0				0			0	0	8	7		1			0	0			0						0	0