



2021 EU-wide Transparency Exercise

Bank Name	Volksbanken Verbund
LEI Code	AT00000000000043000VB
Country Code	AT

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

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Key Metrics

Volksbanken Verbund

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,905	2,002	2,005	1,976	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	1,905	1,902	1,906	1,894	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,125	2,222	2,225	2,196	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	2,125	2,122	2,126	2,114	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,623	2,716	2,708	2,676	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	2,623	2,616	2,610	2,593	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	14,237	14,175	14,230	13,674	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	14,237	14,104	14,158	13,611	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	13.38%	14.13%	14.09%	14.45%	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	13.38%	13.49%	13.47%	13.91%	(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	14.92%	15.68%	15.64%	16.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.92%	15.05%	15.02%	15.53%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.42%	19.16%	19.03%	19.57%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.42%	18.55%	18.43%	19.05%	(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	29,821	30,414	30,480	33,111	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	7.13%	7.31%	7.30%	6.63%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(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	2,125	2,222	2,225	2,196	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	2,120	2,121	2,119	2,106	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,821	30,414	30,480	33,111	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	29,821	30,314	30,381	33,028	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.1%	7.3%	7.3%	6.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	7.0%	7.0%	6.4%	[A.2]/[B.2]	

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Capital

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		(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	2,623	2,716	2,708	2,676	C 01.00 (910), (911)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,905	2,002	2,005	1,976	C 01.00 (910), (911)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	779	782	782	777	C 01.00 (910), (911)	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,400	1,402	1,399	1,631	C 01.00 (913), (914)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-739	-721	-722	-954	C 01.00 (918), (919)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	337	327	327	327	C 01.00 (920), (921)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	222	229	229	229	C 01.00 (925), (926)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (928), (929)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (929), (930)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3	-3	-2	-2	C 01.00 (930), (931) + C 01.00 (934), (935)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (937), (938)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (938), (939)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (939), (940)	Articles 4(1)(6), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (940), (941)	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (944), (945)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (940), (941) + C 01.00 (946), (947) + C 01.00 (947), (948) + C 01.00 (947), (948) + C 01.00 (947), (948)	Articles 4(1)(6), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(8) of CRR and Articles 36(1) point (b) (ii) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (946), (947)	Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (948), (949)	Articles 4(2)(7), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (949), (950)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (950), (951)	Articles 4(2)(7), 36(1) point (b), 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 (954), (955)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (955), (956)	Article 36(1) point (h) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (954), (955)	Article 36(1) point (i) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (955), (956)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-96	-114	-112	-120	C 01.00 (954), (955)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (956), (957)	-
	A.1.21	Transitional adjustments	5	101	106	90	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	5	1	7	7	C 01.00 (920), (921)	Articles 48(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 (946), (947)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	100	99	83	C 01.00 (920), (921)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	220	C 01.00 (930), (931)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C 01.00 (946), (947) + C 01.00 (947), (948)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (970), (971)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971) + C 01.00 (974), (975) + C 01.00 (974), (975) + C 01.00 (974), (975)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (968), (969) + C 01.00 (968), (969) + C 01.00 (970), (971)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,125	2,222	2,225	2,196	C 01.00 (910), (911)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	498	494	483	480	C 01.00 (970), (971)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	460	456	449	446	C 01.00 (970), (971) + C 01.00 (968), (969)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971) + C 01.00 (974), (975) + C 01.00 (974), (975) + C 01.00 (974), (975)	
	A.4.3	Tier 2 transitional adjustments	38	38	34	34	C 01.00 (968), (969) + C 01.00 (968), (969) + C 01.00 (970), (971)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	14,237	14,175	14,230	13,674	C 02.00 (910), (911)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	71	73	64	C 05.01 (910), (911)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.39%	14.13%	14.09%	14.45%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.92%	15.68%	15.64%	16.06%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.42%	19.36%	19.83%	19.57%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,900	1,901	1,899	1,886	1A.1+A.1.13+A.1.21+MIN(A.1+A.1.13+A.1.21+A.1.21+MIN(A.1+A.1.13+A.1.21+A.1.21))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.35%	13.48%	13.41%	13.86%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	100	99	83	C 05.01 (946), (947)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (946), (947)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (946), (947)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	71	73	64	C 05.01 (946), (947)	

(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

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Overview of Risk exposure amounts

Volksbanken Verbund

(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	12,886	12,884	12,946	12,433	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	12,886	12,884	12,946	12,433	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	25	19	18	16	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	52	50	48	11	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	44	38	34	30	C 02.00 (R520, c010)
Of which the standardised approach	44	38	34	30	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	1,231	1,184	1,184	1,183	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,231	1,184	1,184	1,183	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	14,237	14,175	14,230	13,674	

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

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

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P&L

Volksbanken Verbund

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	382	506	118	245
Of which debt securities income	30	39	9	17
Of which loans and advances income	338	454	108	214
Interest expenses	66	93	22	47
(Of which deposits expenses)	40	14	3	6
(Of which debt securities issued expenses)	0	32	8	16
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	1	2
Net Fee and commission income	175	239	63	128
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	0	0	-8	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	0	-2	-1	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-3	8	12
Gains or (-) losses from hedge accounting, net	-2	-1	1	-1
Exchange differences (gain or (-) loss), net	1	2	1	1
Net other operating income / (expenses)	40	41	-1	2
TOTAL OPERATING INCOME, NET	526	692	160	331
(Administrative expenses)	367	449	111	217
(Cash contributions to resolution funds and deposit guarantee schemes)	0	31	29	22
(Depreciation)	24	31	7	15
Modification gains or (-) losses, net	0	-2	0	0
(Provisions or (-) reversal of provisions)	5	15	0	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	5	15	0	-2
Of which pending legal issues and tax litigation ¹	0	1	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)	52	107	-6	-33
(Financial assets at fair value through other comprehensive income)	1	-2	0	-4
(Financial assets at amortised cost)	51	109	-6	-29
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	1	-3	-4
(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	0	0	0	-1
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	75	57	22	115
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	60	20	20	93
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	60	20	20	93
Of which attributable to owners of the parent	60	20	20	93

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

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Total Assets: fair value and impairment distribution

Volksbanken Verbund

(mln 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	3,267				3,980				4,266				7,034				IAS 1.54 (i)
Financial assets held for trading	106	0	98	8	103	0	101	2	121	0	119	2	78	0	76	2	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	519	3	25	491	506	3	25	479	489	2	25	462	363	3	0	360	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	203	54	26	122	200	54	26	121	200	54	26	121	208	65	1	142	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	23,746				23,747				23,653				23,366				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	67	0	67	0	69	0	63	5	59	0	59	0	46	0	46	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	795				765				754				727				
TOTAL ASSETS	28,702				29,370				29,543				31,822				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	75	0	0	0	0	0	72	0	0	0	0	0	72	0	0	0	0	0	81	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,495	0	0	0	0	0	2,456	0	0	-1	0	0	2,252	0	0	0	0	0	2,337	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	18,495	2,581	493	-48	-65	-204	18,571	2,623	462	-79	-97	-188	18,390	2,932	437	-72	-105	-181	17,988	2,926	446	-61	-97	-172	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

Volksbanken Verbund

(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	112	90	81	59	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	91	90	88	76	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	25,390	26,164	26,378	28,673	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	393	414	287	279	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	258	232	231	226	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	25	25	25	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	148	90	171	144	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	26,405	27,106	27,260	29,482	IAS 1.9(b); IG 6
TOTAL EQUITY	2,297	2,264	2,282	2,341	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	28,702	29,370	29,543	31,822	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

Volksbanken Verbund

(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		506	504	368	338	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	1,673	1,589	1,663	3,728	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,673	1,589	1,663	3,728	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,146	1,536	1,288	1,102	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	545	748	679	576	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	173	196	266	207	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	85	123	192	168	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	346	345	473	390	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	270	214	273	281	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,957	3,924	3,943	4,043	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,427	3,447	3,442	3,576	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,944	16,448	16,224	16,701	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,152	8,842	8,827	9,428	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,058	2,047	2,439	2,409	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		512	511	1,004	992	Annex V.Part 1.37
Other financial liabilities		183	170	170	169	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		25,987	26,758	26,834	29,087	

2021 EU-wide Transparency Exercise

Market Risk

Volksbanken Verbund

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded Debt Instruments	44	38	0	0	0	0						0	0	0	0							
Of which: General risk	39	34	0	0	0	0						0	0	0	0							
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	44	38	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										
Traded Debt Instruments	34	30	0	0	0	0						0	0	0	0							
Of which: General risk	30	26	0	0	0	0						0	0	0	0							
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	34	30	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 CTU positions under the particular approach for position risk in CILUs (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	4,329	4,694	0		5,005	5,351	0	
	Regional governments or local authorities	318	378	4		304	390	4	
	Public sector entities	229	83	15		219	79	15	
	Multilateral Development Banks	34	34	0		34	34	0	
	International Organisations	65	65	0		66	66	0	
	Institutions	277	255	52		171	180	46	
	Corporates	4,139	2,194	2,830		4,301	2,349	2,839	
	of which: SME	3,215	2,468	2,171		3,296	2,630	2,350	
	Retail	5,394	2,407	2,246		5,232	2,373	2,359	
	of which: SME	2,814	1,712	977		2,722	1,645	940	
	Secured by mortgages on immovable property	14,553	14,263	5,162		14,624	14,297	5,192	
	of which: SME	7,288	7,033	2,574		7,317	7,075	2,596	
	Exposures in default	515	294	390	203	483	263	279	155
	Items associated with particularly high risk	711	623	952		708	620	959	
	Covered bonds	1,069	1,068	107		1,014	1,014	102	
	Polices on institutions and corporates with a ST credit assessment	2	2						
	Collective Investments undertakings (CIU)	143	124	57		136	118	57	
	Equity	229	229	312		239	239	322	
	Other exposures	512	510	893		564	563	933	
	Standardised Total ⁴	32,917	29,540	12,911	391	33,415	30,127	12,963	294

⁽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, 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).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	3,779	4,073	0		4,394	4,738	0	
	Regional governments or local authorities	277	327	1		283	338	1	
	Public sector entities	228	80	15		218	77	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	30	30	0		29	29	0	
	Institutions	17	17	20		16	16	26	
	Corporates	3,894	2,965	2,600		3,982	3,002	2,732	
	of which: SME	3,138	2,367	2,115		3,207	2,457	2,185	
	Retail	5,270	2,311	2,186		5,130	2,179	2,096	
	of which: SME	2,755	1,668	952		2,665	1,604	916	
	Secured by mortgages on immovable property	12,509	12,588	4,026		12,593	12,676	4,059	
	of which: SME	6,930	6,802	2,443		6,973	6,747	2,464	
	Exposures in default	461	264	279	171	431	241	255	154
	Items associated with particularly high risk	574	505	798		557	482	778	
	Covered bonds	334	334	33		294	294	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	121	102	55		114	95	55	
	Equity	228	228	240		239	239	323	
	Other exposures	512	510	893		564	563	933	
	Standardised Total ⁴				264				255

⁽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	6	11	0		6	12	0	
	Regional governments or local authorities	41	52	0		41	52	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	159	148	19		63	51	11	
	Corporates	103	78	73		98	73	69	
	of which: SME	61	49	45		56	43	40	
	Retail	80	51	27		36	24	37	
	of which: SME	39	26	14		36	24	14	
	Secured by mortgages on immovable property	496	477	183		484	466	180	
	of which: SME	296	281	109		282	267	105	
	Exposures in default	10	6	4	4	9	6	7	3
	Items associated with particularly high risk	136	114	171		141	127	194	
	Covered bonds	180	180	19		180	180	19	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
	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 ⁴				7				3

⁽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
Country of Counterpart 3	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	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 (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
Country of Counterpart 4	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	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 (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.

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

(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.

(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.

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

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

(2) Total value adjustments and provisions on 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

Volksbanken Verbund

		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	5,008	5,976	0		7,325	8,150	0	
	Regional governments or local authorities	323	388	1		323	385	1	
	Public sector entities	238	78	15		252	117	0	
	Multilateral Development Banks	34	34	0		26	24	0	
	International Organisations	66	66	0		66	66	0	
	Institutions	230	238	54		159	172	42	
	Corporates	4,183	3,317	2,865		4,286	3,220	2,699	
	of which: SME	3,250	2,463	2,228		2,890	2,189	1,737	
	Retail	5,138	3,238	2,122		4,917	3,089	2,053	
	of which: SME	2,676	1,633	922		2,450	1,492	855	
	Secured by mortgages on immovable property	14,669	14,321	5,202		14,711	14,331	5,053	
	of which: SME	7,172	7,117	2,655		6,856	6,553	2,386	
	Exposures in default	462	251	265	187	476	267	262	178
	Items associated with particularly high risk	725	656	984		749	648	972	
	Covered bonds	1,027	1,026	103		1,102	1,102	112	
	Claims on institutions and corporates with a 4Y credit assessment	3	3			3	3		
	Collective investments undertakings (CIU)	130	112	95		135	78	96	
	Equity	297	297	380		219	219	245	
	Other exposures	938	837	91		931	931	871	
	Standardised Total ³	33,448	36,195	12,965	293	36,179	32,792	12,458	278

(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	4,589	4,956	0		7,488	7,772	0	
	Regional governments or local authorities	281	236	1		281	234	1	
	Public sector entities	217	77	15		216	81	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	29	29	0		0	0	0	
	Institutions	50	50	26		0	0	23	
	Corporates	3,964	3,020	2,712		4,104	3,094	2,573	
	of which: SME	3,170	2,416	2,160		2,822	2,134	1,895	
	Retail	5,008	3,130	2,064		4,796	3,054	1,907	
	of which: SME	2,630	1,575	900		2,394	1,452	832	
	Secured by mortgages on immovable property	14,004	12,373	4,078		14,076	12,722	4,031	
	of which: SME	7,049	6,805	2,485		6,529	6,286	2,139	
	Exposures in default	468	228	245	150	427	245	257	151
	Items associated with particularly high risk	630	626	789		626	517	806	
	Covered bonds	297	297	30		331	331	34	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	108	96	53		135	77	14	
	Equity	298	299	378		218	218	243	
	Other exposures	938	837	91		931	931	871	
	Standardised Total ³				258				248

(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	4	11	0		4	11	0	
	Regional governments or local authorities	46	5	0		46	5	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	61	50	51		51	41	8	
	Corporates	59	63	77		59	66	78	
	of which: SME	58	48	44		53	42	34	
	Retail	39	31	33		39	32	34	
	of which: SME	38	27	14		38	26	13	
	Secured by mortgages on immovable property	485	453	172		492	468	189	
	of which: SME	265	255	98		274	255	86	
	Exposures in default	30	6	6	3	11	8	8	3
	Items associated with particularly high risk	144	129	123		123	111	86	
	Covered bonds	196	196	20		196	196	20	
	Claims on institutions and corporates with a 5Y credit assessment	2	2	2		1	1	1	
	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				6				6

(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, %)									
Country of Counterpart 3	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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 5Y 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				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
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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	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 5Y 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				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.

(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 reduction measures, but includes general credit risk adjustments

(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 counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(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 reduction exposures, but includes general credit risk adjustments

(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)

(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 reduction exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Volksbanken Verbund

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	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

Volksbanken Verbund

		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
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
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												
	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]

Volksbanken Verbund

		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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
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	Lithuania													
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	Luxembourg													
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	Malta													
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	Netherlands	0 0 0 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
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	Poland	0 0 26 1 0 0 49	0 0 0 1 0 0 49	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 26 1 0 0 49	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Portugal	0 0 11 0 0 0 52	0 0 11 0 0 0 52	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Romania													
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	Slovakia	0 0 2 5 41 0 47	0 0 2 5 41 0 47	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 5 41 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Slovenia	0 0 0 0 0 24 0	0 0 0 0 0 24 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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

As of 31/12/2020

[illegible]

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

Volksbanken Verbund

As of 31/12/2020

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value				Derivatives with negative fair value		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	0
Total			45	45	0	0	10	35	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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Volksbanken Verbund

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

Volksbanken Verbund

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
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	Lithuania													
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	Luxembourg													
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	Malta													
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	Netherlands	0 0 0 3 0 0 3	0 0 0 3 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	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	Poland	0 25 1 0 0 0 42	0 25 1 0 0 0 42	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 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
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	Portugal	0 0 0 11 0 0 47	0 0 0 11 0 0 47	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 47 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	Romania													
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	Slovakia	0 0 2 0 5 40 0	0 0 2 0 5 40 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 5 40 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	Slovenia	0 0 0 0 23 0 23	0 0 0 0 23 0 23	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 23 0 23	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0

As of 30/06/2021

[illegible]

[illegible]

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

Volksbanken Verbund

As of 30/06/2021

(mln EUR)		As of 30/06/2021												
		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													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Others	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		25	25	0	0	10	14	0	0	0	0	0	0	
[3Y - 5Y]		21	21	0	0	0	21	0	0	0	0	0	0	
[5Y - 10Y]		19	19	0	0	0	19	0	0	0	0	0	0	
[10Y - more														
Total		73	73	0	0	10	63	0	0	0	0	0	0	1

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, 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

Volksbanken Verbund

(mln EUR)	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 ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			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		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								
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted			Of which Stage 3	Of which Stage 3							
Cash balances at central banks and other demand deposits	3,084	0	0	0	0	0	0	0	0	3,786	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,574	0	0	0	0	0	0	0	0	2,533	0	0	0	0	1	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,358	0	0	0	0	0	0	0	0	1,374	0	0	0	0	0	0	0	0	0
Credit institutions	1,011	0	0	0	0	0	0	0	0	957	0	0	0	0	0	0	0	0	0
Other financial corporations	124	0	0	0	0	0	0	0	0	125	0	0	0	0	0	0	0	0	0
Non-financial corporations	81	0	0	0	0	0	0	0	0	77	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	21,979	22	510	510	493	113	204	204	277	22,053	28	474	474	462	176	188	188	283	283
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	286	0	0	0	0	0	0	0	0	281	0	0	0	0	0	0	0	0	0
Credit institutions	333	0	0	0	0	0	0	0	0	337	0	0	0	0	0	0	0	0	0
Other financial corporations	260	0	1	1	1	1	1	1	1	255	0	1	1	1	1	0	0	0	1
Non-financial corporations	8,704	9	228	228	226	67	94	94	108	8,813	13	207	207	206	88	84	84	120	120
of which: small and medium-sized enterprises at amortised cost	7,907	9	222	222	222	64	92	92	106	8,023	12	206	206	206	82	81	81	118	118
of which: Loans collateralised by commercial immovable property at amortised cost	4,269	1	121	121	121	40	45	45	76	4,317	4	112	112	112	42	40	40	72	72
Households	12,395	13	281	281	266	45	109	109	168	12,368	15	265	265	255	87	103	103	162	162
of which: Loans collateralised by residential immovable property at amortised cost	9,002	4	152	152	152	26	49	49	104	9,044	5	144	144	144	44	46	46	97	97
of which: Credit for consumption at amortised cost	102	0	4	4	4	0	3	3	1	96	0	3	3	3	1	3	3	1	1
DEBT INSTRUMENTS other than HFT	27,637	22	510	510	493	113	204	204	277	28,372	28	474	474	462	177	188	188	283	283
OFF-BALANCE SHEET EXPOSURES	4,383		19	18	19	14	7	7	10	4,211		21	20	21	23	7	7		9

⁽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
 Volksbanken Verbund

	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	4,090	0	0	0	0	0	0	0	0	0	6,843	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,329	0	0	0	0	0	0	0	0	0	2,423	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,116	0	0	0	0	0	0	0	0	1,149	0	0	0	0	0	0	0	0	0	0
Credit institutions	974	0	0	0	0	0	0	0	0	1,035	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	0	0	0	0	0	0	0	0	138	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	108	0	0	0	0	0	0	0	0	101	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	22,142	72	450	450	437	177	181	181	269	21,716	68	456	456	446	158	172	172	172	284	284
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	281	0	0	0	0	1	0	0	0	282	0	0	0	0	2	0	0	0	0	0
Credit institutions	453	0	0	0	0	0	0	0	0	201	0	0	0	0	0	0	0	0	0	0
Other financial corporations	229	0	1	1	1	1	0	0	1	222	34	0	0	0	1	0	0	0	0	0
Non-financial corporations	8,721	29	197	197	196	85	84	84	113	8,851	20	200	200	198	74	78	78	78	122	122
of which: small and medium-sized enterprises at amortised cost	8,180	29	196	196	196	80	81	81	110	7,138	16	177	177	177	66	69	69	69	108	108
of which: Loans collateralised by commercial immovable property at amortised cost	4,326	15	108	108	108	40	40	40	68	4,330	13	109	109	109	35	37	37	37	72	72
Households	12,459	42	252	252	240	90	96	96	155	12,160	14	256	256	247	81	94	94	94	162	162
of which: Loans collateralised by residential immovable property at amortised cost	8,967	17	135	135	135	44	44	44	91	8,979	5	138	138	138	40	42	42	42	96	96
of which: Credit for consumption at amortised cost	89	0	3	3	3	1	3	3	1	87	0	3	3	3	1	2	2	2	1	1
DEBT INSTRUMENTS other than HFT	28,561	72	450	450	437	177	181	181	269	30,982	68	456	456	446	159	172	172	172	284	284
OFF-BALANCE SHEET EXPOSURES	4,163		18	18	18	24	7	7	10	4,353		22	20	22	22	10	6	6	10	10

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 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

Volksbanken Verbund

	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)	379	167	69	62	289	113	814	176	84	60	650	126
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	0	0	0	0	0	0	8	0	0	0	6	0
Non-financial corporations	197	95	43	40	142	60	338	96	46	36	255	66
of which: small and medium-sized enterprises at amortised cost	192	91	42	39	140		334	93	45	35	253	
Households	182	72	26	22	146	53	467	81	38	24	389	60
DEBT INSTRUMENTS other than HFT	379	167	69	62	289		814	176	84	60	650	
Loan commitments given	30	2	0	0	18	2	25	4	1	1	15	2
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

Volksbanken Verbund

	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)	1,017	174	93	62	806	125	1,145	196	96	64	894	140
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	480	95	50	37	354	66	596	109	54	39	421	72
of which: small and medium-sized enterprises at amortised cost	438	92	49	36	337		509	105	52	38	360	
Households	536	79	43	25	452	60	550	86	42	25	472	68
DEBT INSTRUMENTS other than HFT	1,017	174	93	62	806		1,145	196	96	64	894	
Loan commitments given	23	3	1	1	14	1	30	5	1	0	18	2
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
Volksbanken Verbund

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	94	9	9	93	5	0	91	9	9	90	5	0	97	10	10	95	5	0	100	8	8	99	4	0
B Mining and quarrying	13	0	0	13	0	0	12	0	0	12	0	0	27	0	0	27	0	0	23	0	0	22	0	0
C Manufacturing	476	34	34	475	21	0	471	33	33	470	23	0	492	33	33	491	22	0	483	35	35	482	21	0
D Electricity, gas, steam and air conditioning supply	128	1	1	123	1	0	133	1	1	127	1	0	129	1	1	124	1	0	133	0	0	127	1	0
E Water supply	70	0	0	67	0	0	68	0	0	66	0	0	70	0	0	67	1	0	72	0	0	69	1	0
F Construction	860	25	25	843	14	0	839	19	19	823	16	0	857	13	13	839	15	0	871	13	13	862	14	0
G Wholesale and retail trade	932	27	27	929	19	0	908	23	23	904	23	0	920	23	23	917	21	0	861	19	19	859	17	0
H Transport and storage	236	6	6	234	7	0	230	5	5	228	4	0	231	5	5	230	5	0	249	10	10	247	5	0
I Accommodation and food service activities	1,091	53	53	1,080	29	0	1,118	50	50	1,107	36	0	1,155	50	50	1,144	38	0	1,136	52	52	1,126	35	0
J Information and communication	108	5	5	100	2	0	101	4	4	101	2	0	37	4	4	97	2	0	98	4	4	98	2	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	3,890	49	49	3,846	51	0	4,027	45	45	3,980	42	0	4,075	39	39	4,028	42	0	4,004	40	40	3,948	36	0
M Professional, scientific and technical activities	533	10	10	531	7	0	528	10	10	528	10	0	285	9	9	282	10	0	541	12	12	541	10	0
N Administrative and support service activities	132	4	4	131	2	0	131	4	4	130	3	0	132	5	5	130	3	0	133	3	3	131	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
P Education	10	0	0	10	0	0	10	0	0	10	0	0	9	0	0	9	0	0	9	0	0	9	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	59	3	3	59	2	0	60	3	3	60	3	0	60	4	4	60	3	0	57	3	3	57	3	0
S Other services	79	1	1	79	1	0	84	1	1	84	1	0	84	1	1	84	1	0	83	1	1	83	1	0
Loans and advances	8,204	228	228	8,613	161	0	8,813	207	207	8,719	172	0	9,721	197	197	9,624	169	0	8,851	200	200	8,759	152	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.

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