

Bank Name	Volksbanken Verbund
LEI Code	AT00000000043000VB
Country Code	АТ

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,125	2,222	2,225	2,196	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,120	2,121	2,119	2,106	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,821	30,414	30,480	33,111	C 47.00 (r300,c010)	CRR
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]	



2021 EU-wide Transparency Exercise Capital 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
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,623	2,716	2,708	2,676	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net or deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,905	2,002	2,005	1,976	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and necown capital instruments)	779	782	782	777	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,400	1,402	1,399	1,631	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-739	-721	-722	-954	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	337	327	327	327	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	222	229	229	229	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-3	-3	-2	-2	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0 () and 89 to 91 of CRS; Articles 36(1) point (4) (0), 24(3) point (b), 244(1) point (b) and 256 of CRS; Articles 36(1) point t) (iii) and 276(3) of CRS; Articles 36(1) point t) (iii) and 276(3) of CRS; Articles 36(1) point t) (iv) and 153(6) of CRS; Articles 36(1) point t) (iv) and 153(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-96	-114	-112	-120	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	5	101	106	90	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	5	1	7	7	C 01.00 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	100	99	83	C 01.00 (r520,c010)	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 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,125	2,222	2,225	2,196	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	498	494	483	480	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	460	456	449	446	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (r010,r010) + C 01.00 (r930,r010) + C 01.00 (r978,r010) + C 01.00 (r978,r010)	
	A.4.3	Tier 2 transitional adjustments	38	38	34	34	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	В	TOTAL RISK EXPOSURE AMOUNT	14,237	14,175	14,230	13,674	C 01.00 (+960,c010) C 02.00 (+010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	71	73	64	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.38%	14.13%	14.09%	14.45%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.92%	15.68%	15.64%	16.06%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.42%	19.16%	19.03%	19.57%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,900	1,901	1,899	1,886	[A1-A1.13-A1.21+MIN(A.2+A1.13- A2.2-A2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER I CAPITAL (Tully losaded) COMMON EQUITY TIER I CAPITAL RATIO (fully losaded)	1,900	1,901	1,899	1,886	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	13.35%	13.48%	13.41%	13.86%	C 05.01 (r440,c010)	
			0	0	99	83	C 05.01 (+440,c010) C 05.01 (+440,c020)	
Memo items	-	Adjustments to AT1 due to IFRS 9 transitional arrangements						
	F .	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	0	71	73	64	C 05.01 (r440,c040)	

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



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	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, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s002) - C 08.01 (r040, c280, s
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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c
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 1900, 010_501*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, e010)
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.



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	382	506	118	245
Interest income	382	39	9	245
Of which debt securities income Of which loans and advances income	338	454	108	214
	338 66	93	22	47
Interest expenses (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 ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	ir value hierar	chy		Fi	Fair value hierarchy			Fair value hierarchy			Fair value hierarchy				
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii); 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)(ii); 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".

(min	EUR)		,	ls of 30/09/20)20				As of 31/12/2020 As of 31/03/2021 As of 30/06/2021																	
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,495	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)
amortised cost	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.

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



Breakdown of liabilities

Volksbanken Verbund

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	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(I)
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



Breakdown of liabilities

Volksbanken Verbund

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Donasita	of which: Current accounts / overnight deposits	85	123	192	168	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Suboro	inated 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
OTAL FINANCIAL LIABILITIES		25,987	26,758	26,834	29,087	



2021 EU-wide Transparency Exercise Market Risk

								•	OIKSDAIIKEII	reibana												
	SA						IM									IM						
			VaR (Memorar	orandum item) STRESSED Va		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		DEFAU	ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	44	38	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	39	34	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 Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	ŏ	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	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	16/2021					
Traded Debt Instruments	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 Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	I	0	0	0	0							l ö	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	0

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



EBA with a 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Volksbanken Verbund

· ·								
				Standardise	d Approach			
		As of 30)	09/2020			As of 31)	/12/2020	
	Original Exposure ¹	Risk exposure amount	Value adjustments and provisions					
(min EUR, %) central banks	4,329	4,684			5.005	5,351		
r local authorities	318	378	1		324	390	i	
	229	81	15		219	78	15	
nt Banks	34	34	0		34	34	0	
ions	65	65	0		66	66	0	
	277	255	52		171	180	46	
	4,136	3,194	2,830		4,201	3,249	2,878	
	3,215	2,449	2,171		3,296	2,530	2,250	
	5,394	3,407	2,248		5,232	3,273	2,160	
	2,814	1,712	977		2,721	1,645	940	
n immovable property	14,553	14,203	5,162 2,574		14,624 7.317	14,287	5,192 2,590	
	7,288 515	7,033 284	2,574	205	7,317 483	7,075 263	2,390	195
	711	621	932	203	700	620	930	193
articularly high risk	1,069	1.068	107		1.014	1,014	102	
nd cornerates with a ST credit assessment	1,009	1,000	107		1,014	1,014	102	
	143	124	57		136	118	57	
indication (CIO)			312		239		322	
	912	910	893		964	963	918	
	32,917	29,540	12,911	301	33,415	30,127	12,903	290
indertakinos (CII	n	n 143 229 912 32,917	n 143 124 229 229 912 910 32,917 29,540	D 14 12 24 57 229 312 912 912 912 25,540 12,911	01 14d 124 57 229 229 312 912 910 893 23,2197 29,540 12,911 301	01 140 124 57 126 229 229 112 239 912 910 991 994 22,4917 22,546 12,911 301 33,415	01 140 124 57 136 139 29 29 312 29 29 312 29 29 312 29 29 312 29 29 312 29 364 305 20 20 20 20 20 20 20 20 20 20 20 20 20	71 143 124 57 136 138 57 229 229 312 229 229 322 912 912 911 961 961 961 918

					Standardise	d Approach						
			As of 30)	09/2020			As of 31,	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)					4,394						
	Central governments or central banks	3,719 277	4,073 327			4,394	4,738 338					
	Regional governments or local authorities Public sector entities	228	327 80	15		218	330	1.				
	Multilateral Development Banks	220	00	13		210	//	14				
	International Organisations	30	30	0		29	79	ı o				
	Institutions	57	75	20		56	105	26				
	Corporates	3,894	2,985	2,650		3,982	3.062	2,732				
	of which: SME	3,138	2,387	2,115		3,207	2,457	2,185				
	Retail	5,270	3,311	2,186		5,110	3,179	2,099				
AUSTRIA	of which: SME	2,755	1,668	952		2,665	1,604	916				
AUSTRIA	Secured by mortgages on immovable property	13,909	13,580	4,925		13,993	13,678	4,959				
	of which: SME	6,930	6,692	2,443		6,973	6,747	2,464				
	Exposures in default	461	264	279		431	241	255	164			
	Items associated with particularly high risk	574	505	758		557	492	738				
	Covered bonds	334	334	33		294	294	29				
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)	121	102	55		114	95	55				
	Equity	228 912	228 910	310 893		239 964	239	321 918				
	Other exposures	912	910	893	264	964	963	918	255			
	Standardised Total ²								255			
		(2) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes gener	provisions per country of cou									
			Freedom Stand & county									

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
Central governments or ce	(min EUR, %)	6	11	0		6	12	0	
Regional governments or I		41	52	0		41	52	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development I		0	0	0		0	0	0	
International Organisation		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	57	37		78	56	37	
GERMANY of which: SME		39	26	14		36	24	14	
Secured by mortgages on i	mmovable property	496 296	477 281	183 109		494	466 267	180 105	
of which: SME Exposures in default		296	281	109		282	26/	105	
		136	114	171	,	141	127	190	
Items associated with par Covered bonds	iculariv high risk	136	114	1/1		141	12/	190	
	corporates with a ST credit assessment	100	100	19		100	100	19	
Collective investments and		i	i i	i i		n n	i	i i	
Equity	artiskings (C10)	ı ,						l ő	
Other exposures		ů ů	0	0		0	0	ı o	
Standardised Total ²				-	7				

		exposures, but includes gene	ral credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	/09/2020		As of 31/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	. 3	i .	
	Multilateral Development Banks	0	0	0		0	0	0	ľ	
	International Organisations Institutions	0	0	0		0	0			
	Corporates	0	0	0		0	0	0		
	of which: SME Retail	0	0	0		0	0	. 0		
Country of	of which: SME	ō	ō	ō		ō	0	0		
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0		0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0			
	Collective investments undertakings (CIU)	0	0	0		ō	0	0		
	Equity Other exposures	0	0	0		0	0	0		
1	Other exposures						0			

	(7) Total value adjustments and crowisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.										
				Standardise	d Approach						
		As of 30	/09/2020			As of 31	/12/2020				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Central governments or central banks	0		0		0	0	0				
	0		0		0						
			0		0						
International Organisations	0	i	0		ō	0	o o				
Institutions	0		0		0	0	0				
Corporates	0		0		0	0	0				
	0		0		0	0	0				
	0	,	0		0		0				
	ů										
	ő	i	ő		ő	i i	ů o				
Exposures in default	0		0	0	0	0	0	0			
Items associated with particularly high risk	0		0		0	0	0				
	0		0		0	0	0				
	0	9	0		0	0	0				
					0						
	0		0		0						
Standardised Total ²	Ĭ	,									
	Reducial oversements or local authorities Public sector ordinal authorities Public sector ordinal authorities Sector authoritie	Contral covernments or central basis. Contral covernments or local antibuties. Contral covernments or local antibuties. Contral covernments covernment	As of 30, Original Exposure's Exposure's Values' Contral covernments or contral basis. Contral covernments or contral basis. Contral covernments or contral basis. Contral covernments or local authorities. Contral covernments or local authorities. Contral covernments or local authorities. Contral covernments covernments as an original covernment covernments as an original covernment covernments as an original covernment covernment covernments as an original covernment covernment covernment covernment covernments covernmen	Contract convenients or contract basis. As of 30/99/2039 Original Exposure* Value* Exposure Value* Risk exposure amount or contract basis. Contract convenients convenients conveni	Standardine preserve front the dejutiments. As of 30 (99 / 30 20 Original Exposure Value* Point E.P. (**) Contrast exposure Value* (**) Contrast exposur	As of 30 (99/3020 Contract departments or contract basis: Standardised Approach Contract departments or contract basis: Contract	Standardinal Approach As of 30/09/2020 As of 30/09/2020 As of 30/09/2020 Original Exposure Value* Control deveroments or control basis: Control basis:	Standardised Approach As of 30 (99/3020 As of 31/12/2039 Original Exposure Value* Fish exposure amount Original Exposure Value* Fish exposure Value* Original Exposure			

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2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Volksbanken Verbund

VINSCRIPE I YELDING												
				Standardise	d Approach							
		As of 30,	09/2020			As of 31	/12/2020					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
(min EUR. %) al governments or central banks			0		0							
nal governments or local authorities	0	0	0		0	0	0					
sector entities	0	0	0		0	0	0					
ateral Development Banks national Organisations			0		0							
stions	ō	ō	ō		0	ō	0					
rates	0	0	0		0	0	0					
	0	0	0		0	0	0					
which: SME		0	0		0							
ed by mortgages on immovable property	0	0	0		0	0	0					
	0	0	0		0	0	0					
ures in default associated with particularly high risk			0	0	0							
nd honds		0	0		ō							
s on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
tive investments undertakinos (CIU)	0	0	0		0	0	0					
	0	0	0		0	0						
					U							
		s undertakinos (CTU) 0	underta\tinos (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	u undertaktions (CEII) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	u quederatativas (CEU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	*** Quarter abstrace** (CEDT) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Committee contains an order of the contains and the contains are contained in the contained and t				

"Crossial executes, unside because value, is executed before taking into account any effect due to credit conversion factors or credit risk mibitation technisises (e.g., substitution effects).

(I) Total value achisements and crevisions our country of counternative excludes those for securistriation executives, additional valuation adjustments (AVAA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Contral experiments or central banks Building contral experiments and authorities Building control of local authorities Multilated To-Securion to local authorities Multilated To-Securion at local authorities Authorities Control of local authorities Authorities Composities of which Sec	Original Exposure ⁴		Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		/12/2020 Risk exposure amount	Value adjustments and provisions ²
Country of	Original Exposure ¹	Exposure Value ¹ 0 0 0 0	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
Country of	0000	0 0 0	0		0	0	0	
Collective investments undertakinos (CIU) EGUIV Other exposures Standardised Total ²	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	(2) Total value adjustments an	because value, is reported before nd provisions per country of cou eral credit risk adjustments.			nal valuation adjustments (AVAs)			

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
(m	in EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	ocurty Ifak Wh. ST cradit assessment	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidatation executors, additional valuation adjustments (ANNA) and other own funds reductions related to the

		** Total value adsultments and revokation for country of country with country with the for securetization exposures, additional valuationers (AVNA) and other own hunds reductions related to the exposures, but include general country first adjustraments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 8	Could be communitie to existed the country of the C	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	c		
	Standardised Total ²	m			0				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Count of communities or cell and but the County of Count	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·		
	Standardised Total ²	Ů			0	Ů	,				

(1) Original encourse, unified Eucosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.g., substitution effects).
(3) Total value adjustments and crovisions our country of counterparty excludes those for securisdization excourses, additional valuation adjustments (AVAI) and other own funds reductions related to the

		** Total value and foodbasts for country or counterparty excusions trose for securiosation excession, adoption attraction attraction in the country of the displacement of the displacemen									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0		0		0					
	Regional governments or local authorities	0	ō	ō		ō	ō	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0		0		0					
	Corporates	0	o o	0		0	o o	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0		0		0					
	Exposures in default	0	0	0	0	ō	ō	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 Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CLU) Equity	0		0		0					
	Other exposures	0	o o	o o		0	o o	0			
	Standardised Total ²				0				0		



Volksbanken Verbund

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	5,008 323	5,376 388			7,825 322	8,190 385		
	Regional governments or local authorities Public sector entities	218	78			252	117	22	
	Multilateral Development Banks	34	34	10		24	24		
	International Organisations	66	66	ō		66	66	ō	
	Institutions	210	218	54		159	172	42	
	Corporates	4,183	3,217	2,866		4,285	3,220	2,699	
	of which: SME	3,260	2,493	2,228		2,890	2,189	1,737	
	Retail	5,126	3,216			4,917	3,089	2,053	
Consolidated data	of which: SME	2,676	1,616	923		2,450	1,492	855	
COI ISOIIGUICU UUU	Secured by mortgages on immovable property	14,669	14,321	5,202		14,711	14,331	5,053	
	of which: SME	7,372	7,117	2,605		6,856	6,593	2,246	
	Exposures in default	462	251		187	476	267	282	17
	Items associated with particularly high risk	755 1.027	656 1.026	984 103		749 1.102	648 1.102	972 112	
	Covered bonds Claims on institutions and comparates with a ST credit assessment	1,027	1,026	103		1,102	1,102	112	
	Collective investments undertakings (CIU)	130	112	55		135	28	96	
	Equity	297	297	380		219	219	245	
	Other exposures	938	937	913		933	932	871	
	Standardised Total ²	33,448	30,195	12,965	293	36,179	32,792	12,450	271

					Standardise	ed Approach						
			As of 31;	03/2021			As of 30	06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	4,589	4,956			7.408	7,772					
	Central governments or central banks Regional governments or local authorities	4,589	4,956	0		7,408 281	7,772					
	Public sector entities	203	330	1		216	339	1				
	Multilateral Development Banks	217	//	13		210	01	15				
	International Organisations	29	29	0		0	0	ı o				
	Institutions	55	101	25		49	98	23				
	Comorates	3,964	3,020	2,712		4,104	3,064	2,573				
	of which: SME	3,170	2,416	2,160		2,822	2,134	1,695				
	Retail	5,008	3,130	2,056		4,799	3,004	1,997				
AUSTRIA	of which: SME	2,620	1,575	900		2,394	1,452	832				
AUSTRIA	Secured by mortgages on immovable property	14,064	13,731	4,978		14,076	13,722	4,831				
	of which: SME	7,049	6,805	2,486		6,529	6,286	2,139				
	Exposures in default	408	228	240	156	427	245	257	15			
	Items associated with particularly high risk	610	526	789		626	537	806				
	Covered bonds	297	297	30		331	331	34				
	Claims on institutions and corporates with a ST credit assessment	108	90	53		135	27	14				
	Collective investments undertakings (CIU) Fmulty	108	296	378		135	218	243				
	Equity Other exposures	296 938	296 937	3/8 913		218 933	932	243 871				
	Other exposures Standardised Total ²	730	337	313	258	733	732	8/1	24			
	Standardised Total	(A) Original supposes yearing Co										

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control constraints or central selection (see Section and comments or central selection (see Section and comments or local and selection (see Section and section and section and selection and select	6 40 0 0 0 0 1 1 99 99 99 99 99 94 46,55 10 10 14 196 2 2 2 2 0 0	111 51 0 0 0 50 83 43 51 52 52 52 52 52 52 52 52 52 52 52 52 52	0 0 0 0 10 177 77 44 43 14 172 9 8 6 9 193 20 2 2	3	6 40 0 0 0 0 5 5 5 5 7 7 7 7 7 9 224 11 12 12 19 6 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	111 51 0 0 0 41 42 42 52 52 52 52 888 81 11 11 10 66 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 8 9 94 34 15 15 199 88 8 8 166 20 1	3
	Other exposures Standardised Total ²	0	0	0	6	٥		٥	5

(I) Organi exposes, while Exposer value, is reported before before piece account any effect due to conditionment florance or under case infigurate behaviours (e.g. substitute affects).
(2) That was applicated and provisioning or country of countryparty exclude those for accommandation exposes, additional substitute adjustments (Policy) and other core florate substitute to the consenses for an infinite control and an adjustment country and control and an adjustment country and control and an adjustment country and control and control and control and control and adjustment country and control adjustment country and control and adjustment country and control and

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Control Construction or control and control (co. 4) Control Construction or control and control control Analysis control control Control Control Control	0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	ls) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control oversements or control basics Authorized oversements or control authorities Authorized Development Statis Authorized Development Statis Southcolors Generation of Control of Control Generation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure of the disable and the state of the exposure of the disable and the exposure of the disable and the exposure of the exposure of the disable and the exposure of th



EBA BANKING	2021 EU-wide Transparency Exercise								
	Credit Risk - Standardised Approach								
	Volksbanken Verbund								
					Standardisi	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
Country of Counterpart 5	Gostal overments or costal basks Aphilic celes resident Middlisted Towelsoment Basks Middlisted Towelsoment Basks Middlisted Towelsoment Basks Gostal Commission Gostal Commis	(2) Total value adjustments a	Exposure value, is reported but and provisions per country of co						0
		exposures, but includes gen	eral credit risk adjustments.		Standardisi	ad Approach			
			As of 31	/03/2021	Standards	a Approach	As of 30	/06/2021	
	(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central cover memts or central banks Recional coverments or focal authorities Public sector entities Multilateral Periodoment Banks International Oroanisations Institutions	0000	0	0		0 0 0 0		0 0	

					Stalldardisi	au Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUE, 19)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control constrained or control basics Authorized Control Authorized Control Authorized Control Authorized Control Comparised Compari	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total								
				ore taking into account any effi					

					Standardise	d 4			
						и арргоаст			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec. Counterpart 7 Sec. Counterpart 6 Counterpart 7 Sec. Counter	out all exerciments or control leaving control decimal decimants or color atthered to color attendance or color atthered to color attendance or co	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0

Country of Country at Country of		exposures, but includes gene	ral credit risk adjustments.				,		
Original Exposure* Original Exposure* Factor oversements or contact basis Rain exposure mount. Value dijustments and participant. Control oversements or local authorities Public scale oversements or local authorities Original Exposure* Value dijustments and local participants Original Exposure* Value dijustments Original Exposure*					Standardise	d Approach			
Country of			As of 31,	03/2021			As of 30	/06/2021	
Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Control oversements or control sakes Associated oversements or robal authorities Marifalties of local descriptions Mar	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

(1) Original exposure, unilise Exposure value, is reported before taking into account any effect due to credit consult consist correct risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excluses those for securisdisation exposures, additional valuation adjustments (MWs) and other own funds reductions related to the

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for :	securistisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities	0		1		0	0	0	
	Public sector entities	o o	ì	1		o o	ŏ	ő	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0				0	0	0	
	Institutions	0	9	9		0	0	0	
	Corporates	0		1				0	
	of which: SME Retail	0		1		0		0	
Country of	of which: SME	o o	ì	1		o o	ŏ	ő	
Counterpart 9	Secured by mortgages on immovable property	0				0	0	0	
Counterpart	of which: SME	0				0	0	0	
	Exposures in default	0		(0	0	0	
	Items associated with particularly high risk	0		9		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		1 2			0	0	
	Collective investments undertakings (CIU)	0		1		0		0	
	Equity	0				ō	ō	0	
	Other exposures	0	i	i		0	ō	0	
	Standardised Total ²				0				0

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or control for Control Contr	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consondated data	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	U	U	U	U	U	U	0	0	U	U	0	U
	Retail - Other Retail - Of Which: SME	U	U	0	U	0	U	0	0	U	0	0	U
	Retail - Other Retail - Of Which: non-SME	U	0	0	U	0	U	0	0	U	0	0	0
	Equity Other non credit-obligation assets	U	U	U	0	U		U	U	U	0	U	
	IRB Total ²				ō						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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

Part								Volksbanken Verbund							
								As of 31/12/2020							
Table Part							Direc	t exposures							
Control August Control Control August Control		(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
Residual Maleston Francisco Maleston Francis													Off-balance si	heet exposures	
Carried Materials Control Materials Carried motes Carr									Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Carried Materials Control Materials Carried motes Carr															
Ca-mit Ca-mit Campa growth C	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short									Nominal	Provisions	Risk weighted exposure amount
[34-147] [47-74] [47-74] [48-40] [57-74] [48-40] [57-74] [48-40] [58-4						designated at fair value	fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
[34-147] [47-74] [47-74] [48-40] [57-74] [48-40] [57-74] [48-40] [58-4															
CF First Section S	[0-3M[[3M-1Y]		9 27	9 27			0	9 27		0	0	0	17 2	0	
CFT - NOT STATE	[1Y - 2Y [13 53	0			12 43		0	0	-	4	0	
132 33 33 0 0 0 51 0 0 0 0 0 0 0 0 0	[3Y - 5Y [Austria	89	89	-							-	0 2	0	
Grant Gran	[10Y - more Total	1	523	523	0	0	0	521	0	0	0			0	40
127-2971 Selgium	[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
10	[2Y - 3Y [[3Y - 5Y [Belgium	1 1 4	1 1 4	0	0	0	1 4	0	0	0	0	0	0	
10 - 341	[5Y - 10Y [10Y - more				0	0	0		0	0	0	0	0	0	
13 - 27 13 -	[0 - 3M [[3M - 1Y [03	69	· ·		· ·	09		U	U	J	U	U	U
197 - 1974 138 - 1974 138 - 1974 137 - 1974 138	[1Y - 2Y [[2Y - 3Y [Bulgaria													
Total	[10Y - more														
127-29T Cyprus	Total														
15Y - SYI 15Y - 15Y 15Y	[1Y - 2Y [[2Y - 3Y [Connue													
Carech Republic Carech Rep	[3Y - 5Y [[5Y - 10Y [Cyprus													
13	Total [0 - 3M [1	0	0	0	0	0	0	0	0	0	0	0	0	
Control Cont	[3M - 1Y [1 19	1 19 0	0		0	1 19	0	0	0	0	0	0	
Total 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	[3Y - 5Y [[5Y - 10Y [Czech Republic	0	0	0	o o	0	ŏ	0	0	0	0	0	0	
Ty - 3Y Denmark	[10Y - more		20	20	0	0	0	0 20	0	0	0	0	0	0	0
Ty - 3Y Denmark	[3M - 1Y [[1Y - 2Y [
[10" more Total [0 - 3M[13M - 3Vf 13V - 2Vf 13V - 2Vf 13V - 2Vf 13V - 3Vf 15V - 10Vf 110V - more	1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Denmark													
13V - 2VI 12V - 3VI 15V - 3VI 15V - 30VI 13V - more	[10Y - more Total														
12Y - 3Vf 13Y - 5Vf 15Y - 10Vf 110Y - more	[0 - 3M [3M - 1Y 1Y - 2Y														
f 10Y - more	[2Y - 3Y [[3Y - 5Y [Estonia													
	「10Y - more														



General governments exposures by country of the counterparty

							Volksbanken Verbund	<u> </u>						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [72Y - 3Y	Finland	0 0 2 2 111 0 0	0 0 2 2 2 11 0 0	0 0 0 0	0 0 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 2 2 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0
Total	France	0 0 0 0 1 51 51	0 0 0 0 1 51 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	0 0 0 0 0 27 20 0	0 0 0 0 27 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 27 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Croatia													
[0 - 3M [Greece													
110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0 0 0 0 0 15 0	0 0 0 0 0 0 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 15	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Italy	0 0 0 0 0 0 175	0 0 0 0 0 0 0 0 175	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 175	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	Latvia					j				-				



General governments exposures by country of the counterparty

							Volksbanken Verbund As of 31/12/2020		_					
						Direc	t exposures							
				On balance sl	eet	Direc	ct exposures		Deriva	tives		Off balar	re sheet	-
	(mln EUR)		T .	On Bulance 3	icc:				Deliva	LIVES				-
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[0 - 3M [3M - 1Y [1Y - 2Y	Lithuania													
7-t-1														
To - 3M														
[1Y - 2Y [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
1 17 - 27 I 1 27 - 37 I 137 - 57 I	Malta													
Total														
[0 - 3M [0 0 0	0	0 0	0	0 0	0	0	0	0	0	0	0	
[1Y - 2Y [Netherlands	3 0	3	0	0	0	3 0	0	0	0	0	0	0	
Total		0 3	0 3	0	0	0	3	0	0	0	0	0	0	0
[0 - 3M [0 0 26	0 0 26	0 0	0 0	0 0	0 0 26	0	0	0 0	0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland	1 0 0	1 0 0	0	0	0	1 0 0	0	0	0	0	0	0	
[10Y - more Total		49 76	49 76	0	0	0 0	49 76	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Portugal	0 0	0 0	0	0 0	0	11 0 0	0 0	0 0	0 0	0	0	0 0 0	
[10Y - more		52 63	52 63	0	0	0	52 63	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [
To - 3M	Romania													
「10Y - more Total 「0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [0 0 2	0	0	0	0	0 0 2	0	0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovakia	5 41	5 41	0	0	0	5 41	0	0	0	0	0	0	
		0 47	0 47	0	0 0	0	0 47	0	0 0	0 0	0 0	0 0	0 0	0
Total		0 0	0 0	0 0	0	0 0	0 0 0	0 0 0	0 0	0 0	0 0	0	0 0 0	
[3Y - 5Y 5Y - 10Y	Slovenia	0 24	0 24	0	0	0	0 24	0	0	0	0	0	0	
f 10Y - more Total		24	24	0	0	0	24	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	, , ,											Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying anount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 0 0 0 0 0 0 60	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[0 - 3M [Sweden		33	,	J		33	Ţ.	,	Ţ	,		, and the second	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M 100 - 3M 17 - 2Y 17 - 2Y 17 - 2Y 17 - 2Y 13Y - 5Y 15Y - 10Y 130Y - MOTE 100Y - MOTE	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Tatal coming amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volkshanken Verhund

							Volksbanken Verbund							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	A .
	(Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 5 0 8 16 10 5	0 5 0 8 16 10 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 10 0	0 5 0 8 6 10 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

Volkshanken Verhun

							Volksbanken Verbund							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance el	neet exposures	
												OII-Dalatice si	ieet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [39 8	38 8	0	0	0	38 8	0	0	0	0	59 8	0	
[1Y - 2Y [[2Y - 3Y [Austria	6 52	6 52	0	0	0 10	5 42	0	0	0	0	3	0	
[3Y - 5Y [[5Y - 10Y [88 203	88 203	0	0	1 18	86 184	0	0	0	0	1 4	0	
[10Y - more Total		502 897	503 897	0	0	0 28	501 863	0	0	0	0	59 135	0	25
[0 - 3M [3M - 1Y 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Belgium	4 10	4 10	0	0	0	4 10	0	0	0	0	0	0	
		0 49 65	0 49 65	0	0	0	0 49 65	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [03	03	U	,		03	0		Ü		Ü	Ü	
[1Y - 2Y [Bulgaria													
37 - 37 37 - 57 57 - 107 107 - more Total														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [Cyprus													
13Y - 5Y 15Y - 10Y 10Y - more	Сургаз													
[107 - more Total		0	0	ó	0	0	ō	0	0	0	0	0	0	
[3M - 1Y [2 16 0	2 16 0	0	0	0 0	2 16 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 18	18	0	0	0	0 18	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Denmark													
[10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I	Estonia													
Iotai	1													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 4 11 0 0 0	0 0 4 11 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 11 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [France	0 0 0 1 1 20 25 0	0 0 0 1 20 25 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 1 20 25 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
Total	Germany	0 0 0 0 20 6 19 0	0 0 0 0 20 6 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 20 6 19 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y Total	Croatia	19	99	, and the second	3	,	49	ū	Ü	v	· ·	•	, and the second	Ü
[0 - 3M [Greece													
Total [0 - 3M	Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 15 0	0 0 0 0 0 15 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	0 0 0 0 0	0 0 0 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	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10Y - more	Latvia	Ţ.						·						



General governments exposures by country of the counterparty

							Volksbanken Verbund	<u> </u>						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOIL)													
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	or which: Financial assets at			Committee annual				
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[0 - 3M [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania													
[10Y - more														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Luxembourg													
	4													
[0 - 3M [[3M - 1V [
[1Y - 2Y [Malta													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	0 3	0 3	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [3 0	3 0	0	0	0	3 0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		25 1 0	25 1	0	0	0	25 1	0	0	0	0	0	0	
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
100 - more Total		42 69	42 69	0	0 0	0 0	42 69	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y	Portugal	11 0 0	11 0	0	0	0	11 0 0	0	0	0	0	0	0	
Total	-	47 59	47 59	0	0	0	47 59	0	0	0	0	0	0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y				_	_		_							
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Romania													
[3Y - 5Y [5Y - 10Y [10Y - more Total	1													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Slovakia	2 0	2 0	0	0	0	2 0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Siorana	5 40 0	5 40	0	0	0	5 40 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [46 0	46	0	0	0	46	0	0	0	0	0	0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[27 - 37 [[37 - 57 [[57 - 107 [Slovenia	0 0 23	0 0 23	0	0 0	0	0 0 23	0	0	0	0 0	0	0 0 0	
f 10Y - more Total	4	0	0 23	0	0	0	0 23	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or ioss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 0 0 0 0 0 55 55	0 0 0 0 0 55 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 55	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Sweden		33	J			33		,	Ţ		Ţ.	,	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	_													
	Japan													
Total Tota	u.s.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China													
Total [0 - 3M	Switzerland													
Total [0 - 3M[3M - 1Y 13M - 1Y 12Y - 2Y 22Y - 3Y 33Y - 5Y 15Y - 10Y 110Y - more	Other advanced economies non EEA													
Total [0 - 3M	Other Central and eastern Europe countries non EEA													
Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean													
Total	l													



General governments exposures by country of the counterparty

Volkshanken Verhund

							Volksbanken Verbund							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(<u>-</u>											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	2 2 0 25 21 19 5	2 0 0 25 21 19 5	0 0 0 0 0	0 0 0 0 0	0 0 0 10 0 0	2 0 14 21 19 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Volksbanken Verbund

ı					As of 30/09/202	0								As of 31/12/202	D			
		Gr	oss carrying amo	unt			ed impairment, accum fair value due to credi		Collaterals and financial		Gross o	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	nich non-perform	ning ¹	On performing exposures ²	On non-performing e	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perforn	ning ¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of w	hich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) 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
Debt securities (including at amortised cost and fair value)	2,574	0	0	0	0		0	0	0	2,533	0	0	0	0	1	0	0	0
Central banks	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
Credit institutions	1,011	0	0	0	0	0	0	0	0	957	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
Non-financial corporations	81	0	0	0	0	0	0	0	0	77	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
Central banks	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
		_			_	_								_	_	_	_	
Credit institutions	333	0	0	0	0	0	0	0	0	337	0	0	0	0	0	0	0	0
Other financial corporations	260	0	1				1	,		255		1	,		,		0	
Other Interior Corporations	200	0					1		•	233		-						1
Non-financial corporations	8,704	9	228	228	226	67	94	94	108	8,813	13	207	207	206	88	84	84	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
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
Households	12,395	13	281	281	266	45	109	109	168	12,368	15	265	265	255	87	103	103	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
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
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
OFF-BALANCE SHEET EXPOSURES	4,383		19	18	19	14	7	7	10	4,211		21	20	21	23	7	7	9
	.,					l	-			,								

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isosances (instruments at amortised cost) and changes in fair value of the report of the report



Performing and non-performing exposures Volksbanken Verbund

					As of 31/03/202	1								As of 30/06/202	1			
		Gro	oss carrying amou	int			ed impairment, accun fair value due to cred		Collaterals and financial		Gro	ss carrying amount	ęs			ed impairment, ac fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perforr	ning ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of whi	ch non-perforr	ning ¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	cxposures	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	cxposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	4,090	0	0	0	0			0	0	6,843	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	2,423		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
General governments	1,116	0	0	0	0	c	0	0	0	1,149	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
Other financial corporations	131	0	0	0	0	0	0	0	0	138	0	0	0	0	0	0	0	0
Non-financial corporations	108	0	0	0	0		0	0	0	101	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	284
Central banks	0	0	0	0	0			0	0	(0	0	0	0		0	0	
	-	-	-	-	-	-	1	Ī	-					-	-	_	-	1
General governments	281	0	0	0	0	1	. 0	0	0	282	0	0	0	0	2	0	0	0
Credit institutions	453	0	0	0	0	c	0	0	0	201	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
Non-financial corporations	8,721	29	197	197	196	85	84	84	113	8,851	20	200	200	198	74	78	78	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	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	72
Households	12,459	42	252	252	240	90	96	96	155	12,160	14	256	256	247	81	94	94	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	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	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	284
OFF-BALANCE SHEET EXPOSURES	4,163		18	18	18	24	7	7	10	4,353		22	20	22	22	6	6	10

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contraction of the contra



Forborne exposures

Ī			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated of value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Volksbanken Verbund

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ing amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e 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
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0		0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	n	0	0	n		١	n	0	n		,	0
Central banks	0	0	0	0		·	0	0	0			
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	C	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	C	0	0
General governments	1	0	0	0	0	0	0	0	0	C	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	C	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 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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Volksbanken Verbund

I			AS 01 3	0/09/2020					AS OF 3	1/12/2020					AS OF 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fai
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 guarrying	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
3 Information and communication	100	5	5	100	2	0	101	4	4	101	2	0	97	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	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	ō	83	1	1	83	1	0
Loans and advances	8.704	228	228	8.613	161	0	8.813	207	207	8 719	177	0	8.721	197	197	8 624	169	n n	8.851	200	200	8 759	152	1 0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

i								As of 30	/09/2020															As of 31	/12/2020							
	Gross	canying amount								airment, accumul	lated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								aliment, accumu	listed negative chi	inges in fair valu	e due to credit ris	ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbisarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbanince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	og Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not pair-due or pair-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,773	1,752	100	345	22	9	17	21	15	2	12	6	3	4		1	392	389	43	94	3		3	6	3	2	3	2	2	2	0	۰
	962	945	63	185	14	s	13	12		1	7	3	2	3	0	0	222	222	32	24	0		0	2	2	1	2	0	0	0	0	0
of which: Collateralised by residential immovable property	604	595	37	105	10	3	9	7	4	0	4	3	1	3		0	108	100	15	30	0		0	1	1	0	1	0	0	0	0	۰
of which: Non-financial corporations	799	791	40	156		4	4	9	7	1	5	2	2	1		1	170	167	11	41	3		3	4	1	1	1	2	2	2	0	۰
of which: Small and Medium-sized Enterprises	751	743	40	154		4	4	9	7	1	5	2	2	1	0	1	166	163	11	41	3		3	4	1	1	1	2	2	2	0	۰
of which: Collaboralised by commercial immovable property	570	565	29	112	5	4	2	6	4	0	3	2	1	0	0	1	106	108	11	26	0	۰	٥	1	1	1	1	0	0	0	0	۰

								As of 30,	09/2020															As of 31	1/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing						Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min EUR)			Of which: exposures with forbserance measures	Of which: Instruments with significant increase in increase in initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with fortreaming measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: the first running with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	1,134	1,118	87	235	16	4	14	12		1	7	3	1	3	۰	1	2,442	2,403	304	651	39	21	34	33	23	9	20	10	6	9		
of which: Households	547	536	43	100	11	3	10	6	4	0	3	2	1	2	0	1	1,277	1,252	208	354	25	13	22	10	12	6	11	6	3	6	0	s
of which: Collateralised by residential immovable property	371	364	29	57	7	2	6	3	2	0	2	1		1	0	1	838	822	141	218	16		14	10	6	3	5	4	2	3	0	2
of which: Non-financial corporations	585	581	43	136	5	1	4	6	4	0	3	1	0	1		0	1,152	1,129	94	292	13		12	14	11	4	9	4	3	3		3
of which: Small and Medium-sized Enterprises	553	548	42	136	5	1	4	5	4	0	3	1		1		0	1,082	1,069	93	289	13	8	12	14	11	4	9	4	3	3	0	3
	406	403	26	102	3	1	3	3	3		2	1		1	0		831	822	66	216	9	6			6	2	s	2	2	2		2

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Nutriting Offices of Sealest Section of Sealest Sec										Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	224	223	36	36	1	1	1		0	0	۰	0	0	0	201	٥	282	229	51	69	3	3	3	1	۰	0		0	0	۰	254	•
of which: Households	41	41			0				0			0				۰	45	46			0			۰				0				
of which: Collateralised by residential immovable property		0			0				0			0				۰	0	۰			0			۰				0				
of which: Non-financial corporations	163	182	28	30	1	1	1	۰	٥	0	0	0	0	0	164	۰	234	231	42	56	2	2	2	1	۰	0	۰		0	٥	211	
of which: Small and Medium-sized Enterprises	177	176			1				0			0					213	210			2			1								
of which: Collateralised by commercial immovable property	5	5			0				0			0					7	7			0											



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

1								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated im	pairment, accum	eleted negative cha	nges in fair val	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	sainment, accum	culated regative cha	nges in fair val	ue due to credit ris	i .	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing			Non-performi				Performing							
(min EUR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due < 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit raik since ential recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: the Instruments with significant increase in credit raik since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the containt of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria	2	2	٥	0	0		٥	0	0			0		0	0	0	0		0		0	0			۰	۰		0	0	0	0	۰
of which: Households	2	2	0		0		۰	0	0	0		0	۰	0	0	0	0		0		0	0		0		0		0	0	0		
of which: Collaboralised by residential immovable property	1	1	0	0	0		0	0	0	0		0		0	0	0	0		0		0	0	۰		۰	0		0	0		0	۰
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0		0	0	0	0		0		0		0	0	0	0	
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0		0	0	0	0		0	0	0		0	0	0	0	0
of which: Collaboralised by commercial immovable property	۰	0	0	0	0		0	0	0	0		0		0	0	0	0		0	۰	0	0		0		0		0	0	0	0	

								As of 31	/03/2021															As of 30	/05/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance massures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures				Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	2,560	2,482	330	746	79	29	36	55	44	13	30	11	6	9		41	2,477	2,416	394	794	62	35	12	53	38	14	20	16	10	13	0	18
of which: Households	1,396	1,336	241	433	60	23	26	31	23	9	17		4	7	0	34	1,317	1,280	246	433	37	20	32	29	20	9	16	9	5	7	0	9
of which: Collaboralised by residential immovable property	923	882	170	271	41	14	16	15	11	5		4	3	4	0	25	663	861	170	280	22	12	16	14		4	7	4	3	4	0	6
of which: Non-financial corporations	1,151	1,134	90	310	17	6	12	23	20	4	13	3	2	3	0	7	1,152	1,127	146	362	24	15	10	24	17	5	12	7	5	6	0	9
of which: Small and Medium-sized Enterprises	1,073	1,056	79	297	17	6	12	23	20	4	12	3	2	3	0	7	984	960	111	292	24	15	20	23	16	5	11	7	s	6	0	
of which: Collaboralised by commercial immovable property	811	800	60	225	10	3	7	13	12	2	7	1	1		0	5	828	809	116	258	19	12	17	15	10	3	7	5	4	5	0	

Ī								As of 31,	03/2021															As of 30	/06/2021							
	Gross i														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in codit risk since initial recognition but not codit- impaired (Stage 2)	Non-pirformi	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Purforming	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-parform	Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee nonwed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	315	311	65	107	4	4	4	1	1	0	۰	0	۰	0	294	1	321	313	79	130				2	1	٥	1	1	1	1	209	s
of which: Households	53	52			1			0	0			0				0	52	51			2			0	۰			0				1
of which: Collaboralised by residential immovable property		0						0	0			0				0	0				0			0				0				
of which: Non-financial corporations	261	258	52	86	3	3	3	1	1	0	۰	0		0	235	1	269	262	65	106	7	7	6	2	1	٥		1	1	1	242	4
of which: Small and Medium-sized Enterprises	236	235			3			1	1			0				1	243	237			6			2	1			1				4
of which: Collaboralised by commercial immovable property		9			0			0	0			0				0	10	10			0			0	۰			0				