



2022 EU-wide Transparency Exercise

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

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

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Key Metrics

Raiffeisenbankengruppe OÖ Verbund eGen

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,220	4,595	4,304	4,225	C 01.00 (r0020,c0010)	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	4,220	4,595	4,304	4,225	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,220	4,595	4,304	4,225	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,220	4,595	4,304	4,225	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,696	5,025	4,746	4,638	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,696	5,025	4,746	4,638	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	28,367	28,748	29,137	29,406	C 02.00 (r0010,c0010)	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	28,367	28,748	29,137	29,406	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.88%	15.98%	14.77%	14.37%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.88%	15.98%	14.77%	14.37%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.88%	15.98%	14.77%	14.37%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.88%	15.98%	14.77%	14.37%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.55%	17.48%	16.29%	15.77%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.55%	17.48%	16.29%	15.77%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	44,471	44,480	47,909	48,374	C 47.00 (r0300,c0010)	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	9.49%	10.33%	8.98%	8.73%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,220	4,595	4,304	4,225	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,220	4,595	4,304	4,225	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,471	44,480	47,909	48,374	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,471	44,480	47,909	48,374	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.49%	10.33%	8.98%	8.73%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.49%	10.33%	8.98%	8.73%	[A.2]/[B.2]	

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Capital

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		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	4,696	5,025	4,746	4,638	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,220	4,595	4,304	4,235	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,033	1,033	1,033	1,033	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,674	4,044	3,856	3,730	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-201	-206	-265	-206	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	10	14	14	14	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-22	-8	-11	-9	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-69	-71	-75	-78	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-11	-9	-9	-9	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-27	-26	-22	-24	C.01.00 (0440,0050)	Article 36(1) point (b) 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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	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 (0490,0050)	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	-82	-80	-120	-130	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-1	-2	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-83	-95	-94	-94	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2	2	2	2	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,220	4,595	4,304	4,235	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	476	431	442	414	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	516	471	496	457	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-44	-44	-44	-44	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	4	4	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	28,367	28,748	29,137	29,406	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.02.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.88%	15.98%	14.77%	14.37%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	14.88%	15.98%	14.77%	14.37%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	16.55%	17.48%	16.29%	15.77%	CA2 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,220	4,595	4,304	4,235	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.88%	15.98%	14.77%	14.37%	(D.1)/(E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	26,598	26,954	27,344	27,627	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	26,598	26,954	27,344	27,627	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	187	176	174	141	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	77	67	69	83	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	82	68	67	72	C 02.00 (r0520, c0010)
Of which the standardised approach	82	68	67	72	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,423	1,483	1,483	1,483	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,423	1,483	1,483	1,483	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	28,367	28,748	29,137	29,406	

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.

2022 EU-wide Transparency Exercise
P&L
Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	596	795	201	417
Of which debt securities income	50	65	12	24
Of which loans and advances income	360	481	129	275
Interest expenses	288	387	97	203
Of which deposits expenses	67	89	22	45
Of which debt securities issued expenses	119	159	38	77
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	36	0	4
Net Fee and commission income	109	166	51	88
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	2	2	5
Gains or (-) losses on financial assets and liabilities held for trading, net	-22	-39	-69	-122
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	78	135	50	98
Gains or (-) losses from hedge accounting, net	-1	-1	-1	-2
Exchange differences (gain or (-) loss), net	5	8	2	4
Net other operating income /(expenses)	84	145	17	39
TOTAL OPERATING INCOME, NET	569	861	156	326
(Administrative expenses)	278	376	92	196
(Cash contributions to resolution funds and deposit guarantee schemes)	23	30	4	27
(Depreciation)	38	50	12	25
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	0	8	22	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	8	1	36	6
(Commitments and guarantees given)	-9	6	-14	-9
(Other provisions)	0	1	0	0
Of which pending legal issues and tax litigation ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	34	1	45
(Financial assets at fair value through other comprehensive income)	-5	-5	0	-1
(Financial assets at amortised cost)	5	39	1	46
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	59	147	193	367
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	234	317	-6	31
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	402	531	-174	-300
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	356	445	-188	-312
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	356	445	-188	-312
Of which attributable to owners of the parent	348	437	-189	-314

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Raiffeisenbankengruppe OÖ Verbund eGen

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	11,432				11,670				10,203				10,913				IAS 1.54 (f)	
Financial assets held for trading	1,480	6	1,474	0	1,438	3	1,434	0	1,068	0	1,068	0	902	6	895	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	741	17	260	464	753	20	268	465	1,903	1,188	251	464	1,848	1,146	241	461	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	254	143	0	111	252	143	0	109	178	81	0	97	131	45	0	86	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,425	4,022	403	0	4,353	3,943	411	0	3,244	3,002	242	0	2,977	2,769	208	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	27,792				28,007				28,889				29,126				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	394	0	394	0	363	0	363	0	358	0	358	0	566	0	566	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	-32				-49				-213				-390				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,736				3,838				3,661				3,659					
TOTAL ASSETS	50,223				50,625				49,291				49,732				IAS 1.9(a), IAS 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	4,169	19	0	-2	0	0	0	4,121	34	0	-2	-1	0	3,208	10	0	-1	0	0	3,094	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	150	3	0	0	0	0	0	144	3	0	0	0	0	140	3	0	0	0	0	131	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	22,585	4,753	628	-46	-76	-248	22,246	5,178	819	-46	-90	-274	23,217	5,099	812	-46	-84	-279	23,534	5,013	877	-62	-101	-291	Annex V.Part 1.32, 44(a)

¹ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

² From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	1,161	1,164	915	785	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,403	2,350	2,125	2,007	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,866	41,353	40,386	41,084	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	305	279	336	606	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	210	224	206	200	IAS 37.10; IAS 1.54(l)
Tax liabilities	61	57	60	47	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	290	208	501	336	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	45,295	45,635	44,530	45,066	IAS 1.9(b);IG 6
TOTAL EQUITY	4,928	4,990	4,761	4,665	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	50,223	50,625	49,291	49,732	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,466	1,443	1,251	1,392	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	7,368	7,314	7,332	7,337	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	38	3	40	62	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,500	1,455	1,634	1,620	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	448	426	637	481	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,303	12,504	11,906	12,190	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,563	4,773	4,262	4,217	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,664	1,744	2,016	2,035	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	637	640	1,045	1,085	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,244	6,348	6,172	5,894	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,425	4,586	4,561	4,236	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,116	4,298	4,203	4,172	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	2,925	3,124	3,079	2,933	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		10,031	9,998	9,207	9,799	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,034	1,029	974	921	Annex V.Part 1.37
Other financial liabilities		43	42	41	43	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		44,734	45,146	43,762	44,483	

2022 EU-wide Transparency Exercise

Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	81	67	0	0	0	0						0	0	0	0							0
Of which: General risk	76	63	0	0	0	0						0	0	0	0							0
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0							0
Equities	1	0	0	0	0	0						0	0	0	0							0
Of which: General risk	1	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	1	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	82	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	66	71	0	0	0	0						0	0	0	0							0
Of which: General risk	58	59	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	6	0	0	0	0						0	0	0	0							0
Equities	1	1	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	67	72	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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	8,038	15,097	88		8,626	780	15,093	86
	Regional governments or local authorities	794	1,463	62			1,463	61	
	Public sector entities	1,257	489	48			459	44	
	Multilateral Development Banks	122	128	0			120	0	
	International Organisations	194	194	0			193	0	
	Institutions	8,367	8,140	1,329			8,565	8,338	1,383
	Corporates	22,350	15,369	14,968			22,748	15,632	15,234
	of which: SME	3,550	2,487	1,794			3,029	2,157	1,779
	Retail	2,941	2,081	1,298			2,863	2,051	1,279
	of which: SME	2,091	1,484	893			2,030	1,465	840
	Secured by mortgages on immovable property	7,009	7,122	2,817			7,003	7,081	2,989
	of which: SME	1,899	1,763	625			1,762	1,727	611
	Exposures in default	720	444	580			841	520	614
	Items associated with particularly high risk	1,229	1,074	1,611	198		1,170	1,017	1,523
	Covered bonds	448	447	58			441	441	58
Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	0	
Collective Investments Undertakings (CIU)	450	46	283			442	46	271	
Equity	3,337	3,060	2,037			3,430	3,002	2,948	
Other exposures	650	650	541			573	573	552	
Standardised Total ²	59,644	52,632	26,782	628	60,380	52,390	27,330	517	

¹ Original exposure, unless 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 Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	7,941	8,526	0		7,353	8,497	0	
	Regional governments or local authorities	528	1,278	94		516	1,270	83	
	Public sector entities	1,306	432	47		1,256	404	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,313	7,388	271		7,827	7,460	275	
	Corporates	13,144	8,356	8,105		11,997	8,479	8,422	
	of which: SME	2,076	1,379	1,135		2,086	1,418	1,173	
	Retail	1,609	956	643		1,641	934	629	
	of which: SME	830	420	241		778	408	235	
	Secured by mortgages on immovable property	5,241	5,405	2,024		5,206	5,127	2,019	
	of which: SME	1,503	1,471	513		1,336	1,314	489	
	Exposures in default	326	187	193	103	331	199	194	104
	Items associated with particularly high risk	662	579	868		600	539	809	
	Covered bonds	184	183	15		159	159	15	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	294	292	26		303	303	25		
Equity	3,217	2,940	2,068		3,294	2,867	2,002		
Other exposures	638	638	539		715	715	632		
Standardised Total ²	59,644	52,632	26,782	444	60,380	52,390	27,330	628	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	93	243	0		93	224	0	
	Regional governments or local authorities	105	123	0		104	113	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	80	83	17		88	94	19	
	Corporates	5,832	4,310	4,198		5,712	4,202	4,088	
	of which: SME	1,745	951	752		1,655	905	683	
	Retail	341	236	139		330	232	138	
	of which: SME	312	213	123		303	212	121	
	Secured by mortgages on immovable property	1,658	1,767	807		1,727	1,856	840	
	of which: SME	284	280	107		403	399	137	
	Exposures in default	294	187	224	54	432	250	286	159
	Items associated with particularly high risk	518	461	676		449	467	685	
	Covered bonds	17	17	0		17	17	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	30	30	4		30	30	4		
Equity	16	16	16		31	31	31		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	59,644	52,632	26,782	84	60,380	52,390	27,330	286	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	52	52	0		52	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	401	787		410	410	864	
	Corporates	337	362	655		345	365	649	
	of which: SME	39	33	27		41	33	27	
	Retail	105	92	51		103	92	51	
	of which: SME	101	90	51		103	90	51	
	Secured by mortgages on immovable property	187	186	85		194	194	89	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	37	42	2	12	35	37	3
	Items associated with particularly high risk	48	58	58		46	46	46	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	30	30	4		30	30	4		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	59,644	52,632	26,782	11	60,380	52,390	27,330	14	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	98	124	25		97	123	25	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	4	1		38	2	1	
	Corporates	68	54	51		106	86	81	
	of which: SME	21	17	14		24	19	14	
	Retail	383	363	208		385	360	206	
	of which: SME	383	363	208		385	360	206	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	14	21	8	22	11	21	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	37	37	9		36	36	9		
Equity	3	3	4		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	59,644	52,632	26,782	10	60,380	52,390	27,330	12	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,051	8,288	79		2,678	8,796	71	
	Regional governments or local authorities	800	3,465	114		720	3,234	104	
	Public sector entities	913	456	49		747	463	48	
	Multilateral Development Banks	111	118	0		87	90	0	
	International Organisations	148	148	0		129	129	0	
	Institutions	9,294	9,025	1,405		9,845	9,085	1,364	
	Corporates	23,408	16,209	15,833		23,774	16,457	16,078	
	Retail	2,892	2,076	1,200		2,859	2,078	1,200	
	of which: SME	2,892	2,076	1,200		2,859	2,078	1,200	
	Secured by mortgages on immovable property	2,082	1,598	863		2,052	1,544	861	
	of which: SME	2,082	1,598	863		2,052	1,544	861	
	Exposures in default	7,535	7,411	3,056		7,620	7,698	3,106	
	of which: SME	6,888	6,655	980		6,872	6,633	979	
	Exposures by default	928	544	595	313	987	545	622	321
	Items associated with particularly high risk	1,145	987	1,481		1,182	1,019	1,513	
	Covered bonds	425	425	0		423	423	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	878	878	252		849	847	242		
Equity	3,393	2,773	2,658		3,526	2,708	2,592		
Other exposures	78	78	25		86	86	28		
Standardised Total ⁴	59,911	51,611	27,518	1,096	61,269	51,889	27,768	1,314	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Courtesy of counterparties covering up to 95% of total original exposure or Top 10 countries listed by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	5,827	6,899	0		6,461	7,540	0	
	Regional governments or local authorities	547	1,094	83		466	966	74	
	Public sector entities	869	241	48		699	236	47	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,878	8,100	8,738		8,738	8,098	34	
	Corporates	14,509	8,100	8,074		14,645	8,321	6,965	
	Retail	1,904	1,260	1,042		1,973	1,315	1,085	
	of which: SME	1,551	920	823		1,500	897	804	
	Secured by mortgages on immovable property	808	422	242		762	396	227	
	of which: SME	5,291	1,267	1,247		5,338	1,281	1,281	
	Exposures in default	291	1,247	420	100	1,319	1,281	443	100
	of which: SME	254	1,247	420		1,281	1,281	443	
	Items associated with particularly high risk	571	498	747		543	457	686	
	Covered bonds	203	203	11		220	220	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	289	289	26		294	294	27		
Equity	3,259	2,038	2,010		3,392	2,375	2,347		
Other exposures	792	792	648		850	850	654		
Standardised Total ⁴				815				814	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	100	110	0		88	100	0	
	Regional governments or local authorities	99	99	0		95	95	0	
	Public sector entities	0	170	0		0	170	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	123	108	211		139	117	222	
	Corporates	5,856	4,348	4,226		5,948	4,407	4,287	
	Retail	945	675	523		942	623	533	
	of which: SME	336	242	143		307	231	137	
	Secured by mortgages on immovable property	318	218	128		318	208	119	
	of which: SME	1,824	1,947	887		1,744	1,860	848	
	Exposures in default	401	396	156	154	342	342	133	151
	of which: SME	391	128	123		378	288	284	
	Items associated with particularly high risk	554	470	704		526	428	789	
	Covered bonds	18	18	15		15	15	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	28	28	4		24	24	4		
Equity	36	36	36		36	36	36		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				190				201	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	52	52	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	434	434	840		483	483	850	
	Corporates	926	840	794		973	883	796	
	Retail	45	38	32		45	40	33	
	of which: SME	107	92	53		105	92	53	
	Secured by mortgages on immovable property	105	90	52		102	90	51	
	of which: SME	168	169	78		159	162	76	
	Exposures in default	1	128	123		1	143	143	
	Items associated with particularly high risk	12	35	38		15	37	40	
	Covered bonds	123	123	20		120	120	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	92	92	9		93	93	9		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				12				12	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	93	117	23		90	111	22	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	42		24	24	42	
	Corporates	97	82	77		87	77	73	
	Retail	24	18	14		20	15	14	
	of which: SME	406	360	212		406	360	226	
	Secured by mortgages on immovable property	406	380	217		406	394	226	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	21	15	10	10	20	10	10	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	34	34	8		32	32	8	
Equity	5	5	5		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				12				12	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ROMANIA	Central governments or central banks	38	38	19	33	33	16		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	2	2	1	1	1	1		
	Corporates	190	142	130	178	131	121		
	of which: SME	81	56	44	69	47	36		
	Retail	227	278	261	262	203	174		
	of which: SME	319	272	151	351	206	109		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	49	24	34	44	20	28	21	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	34	34	17	31	31	15			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			22				23		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	172	178	0	153	159	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	44	44	0	42	42	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	34	34	2	32	32	4		
	Corporates	131	128	128	118	118	118		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	1	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	69	69	0	60	60	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	96	99	22	89	88	20			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			1				2		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SLOVAKIA	Central governments or central banks	32	32	0	21	21	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0		
	Corporates	391	357	354	380	358	351		
	of which: SME	121	121	10	14	14	12		
	Retail	7	6	4	6	6	3		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	7	4	1	9	6	2		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	1	0	0	1	0	0	1	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	144	144	0	112	112	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			6				7		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	50	50	0	33	33	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	1	1	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	17	17	0	0	0	0		
	Corporates	288	256	256	259	256	256		
	of which: SME	0	0	0	1	1	1		
	Retail	1	1	0	1	1	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	43	43	4	41	41	4		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	46	46	29	45	45	28			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			2				2		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	122	120	0	111	111	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	127	127	0	127	127	0		
	Corporates	122	118	118	109	106	106		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	31	31	11	30	30	11		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			1				1		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CROATIA	Central governments or central banks	19	21	10	17	17	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	2	2	0	1	1	0		
	Corporates	42	46	46	42	42	42		
	of which: SME	7	6	6	8	7	6		
	Retail	146	128	128	146	146	87		
	of which: SME	117	117	67	139	124	71		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	28	23	34	30	24	36	1	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	4	4	2	3	3	2			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total ²			6				6		

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			0
IRB Total ²			0				0				

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB Total ²			0					0			

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Lithuania	8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	115	115	0	36	79	0	0	0	0	0	0	0	1	0	0	0
	Malta																
	Netherlands	56	56	0	0	56	0	0	0	0	0	0	0	1	0	0	0
	Poland	132	132	0	5	127	0	0	0	0	0	0	0	0	0	0	26
	Portugal	92	92	0	0	92	0	0	0	0	0	0	0	0	0	0	0
	Romania	79	79	0	0	79	0	0	0	0	0	0	0	0	0	0	40
	Slovakia	59	59	0	0	59	0	0	0	0	0	0	0	1	0	0	0
	Slovenia	93	93	0	0	93	0	0	0	0	0	0	0	1	0	0	0

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region	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 amortized cost									
	Africa	10 - 3M f	13	13	0	0	13	0	0	0	0	0	0	0	0	0
		3M - 1Y f	27	27	0	0	0	27	0	0	0	0	0	0	0	0
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	40	40	0	0	13	27	0	0	0	0	0	0	0	0	
	Others	10 - 3M f	12	12	0	0	12	0	0	0	0	0	0	0	0	
		3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		3Y - 5Y f	23	23	0	0	23	0	0	0	0	0	0	0	0	
		5Y - 10Y f	40	40	0	0	40	0	0	0	0	0	0	0	0	
		10Y - more	13	13	0	0	13	0	0	0	0	0	0	0	0	
	Total	88	88	0	0	88	0	0	0	0	0	0	2	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2022

Direct exposures

Residual Maturity	Country / Region	As of 30/06/2022														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Total gross carrying amount of non-derivative financial assets														Total carrying amount of non-derivative financial assets (net of short positions)		
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
	France	22	22	0	0	22	0	0	0	0	0	0	0	2	0	0
	Germany	23	23	0	0	20	3	0	0	0	0	0	1	0	0	0
	Croatia	3	3	0	0	3	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
	Ireland	5	5	0	0	5	0	0	0	0	0	0	1	0	0	0
	Italy	18	18	0	0	18	0	0	0	0	0	0	2	0	0	0
	Latvia	6	6	0	0	6	0	0	0	0	0	0	0	0	0	0
	Total	117	117	0	0	97	20	0	0	0	0	0	2	0	0	11

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	11	11	0	0	11	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		11	11	0	0	11	0	0	0	0	0	0	0	0	0	0	11
f 0 - 3M f	Others	11	11	0	0	11	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		22	22	0	0	22	0	0	0	0	0	0	0	0	0	0	
f 5Y - 10Y f		35	35	0	0	35	0	0	0	0	0	0	0	0	0	0	
f 10Y - more	8	8	0	0	8	0	0	0	0	0	0	0	0	0	0		
Total		76	76	0	0	76	0	0	0	0	0	0	0	1	0	7	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Raiffeisenbankgruppe OÖ Verbund eGen

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures						
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	11,397	0	0	0	0	3	0	0	0	11,635	0	0	0	0	3	0	0	0	0		
Debt securities (including at amortised cost and fair value)	4,497	0	2	2	0	3	0	0	4,457	0	2	2	0	3	0	0	0	0	0		
Central banks	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0		
General governments	2,674	0	2	2	0	1	0	0	2,667	0	2	2	0	0	0	0	0	0	0		
Credit institutions	1,339	0	0	0	0	2	0	0	1,314	0	0	0	0	2	0	0	0	0	0		
Other financial corporations	325	0	0	0	0	0	0	0	315	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	169	0	0	0	0	0	0	0	159	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	28,456	100	667	666	628	117	254	248	275	28,708	142	852	851	819	134	281	274	425			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	940	1	0	0	0	0	0	0	962	0	0	0	0	1	0	0	0	0	0		
Credit institutions	2,170	0	0	0	0	2	0	0	2,042	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	1,746	0	55	55	53	4	44	43	1,700	2	55	55	53	5	44	43	43	43	43		
Non-financial corporations	20,785	89	523	524	488	95	174	170	21,215	130	699	698	678	118	200	199	379	379	379		
of which: small and medium-sized enterprises	5,405	42	209	209	184	27	65	62	5,306	42	214	214	197	35	64	63	63	107	107		
of which: Loans collateralised by commercial immovable property	8,194	20	140	140	122	14	37	36	8,445	9	309	309	302	61	40	40	40	228	228		
Households	2,810	10	87	84	74	10	35	34	2,789	9	98	98	88	10	37	35	35	55	55		
of which: Loans collateralised by residential immovable property	1,844	6	49	49	39	5	10	8	1,827	5	60	60	49	4	11	9	9	46	46		
of which: Credit for consumption	235	1	18	18	18	2	12	12	222	2	19	18	18	2	12	12	12	4	4		
DEBT INSTRUMENTS other than MPT	44,350	100	669	668	628	123	254	248	273	44,800	142	854	853	820	140	281	274	425			
OFF-BALANCE SHEET EXPOSURES	10,335		75	75	75	17	34	34	15	10,421		93	93	93	19	47	47	15			

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Raffaelsenbankengruppe OÖ Verbund eGen

	As of 31/03/2022											As of 30/06/2022										
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾							
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3											
Cash balances at central banks and other demand deposits	10,168	0	0	0	0	3	0	0	0	10,877	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	3,453	0	0	0	0	1	0	0	0	3,381	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	2,232	0	0	0	0	0	0	0	0	2,092	0	0	0	0	0	0	0	0	0			
Credit institutions	936	0	0	0	0	1	0	0	0	899	0	0	0	0	0	0	0	0	0			
Other financial corporations	188	0	0	0	0	0	0	0	0	198	0	0	0	0	0	0	0	0	0			
Non-financial corporations	105	0	0	0	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	29,549	152	843	842	812	129	286	279	415	29,817	173	904	902	877	160	298	291	443	443			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	828	0	0	0	0	1	0	0	0	746	1	0	0	0	1	0	0	0	0			
Credit institutions	2,436	0	0	0	0	1	0	0	0	2,515	0	0	0	0	0	0	0	0	0			
Other financial corporations	1,497	3	47	47	45	5	41	39	0	1,275	1	47	47	46	6	41	40	40	0			
Non-financial corporations	21,992	139	701	700	682	113	209	205	366	22,454	165	763	761	748	140	222	218	394	394			
of which: small and medium-sized enterprises	5,140	44	173	172	159	33	52	47	101	5,170	44	168	168	156	41	48	43	43	102			
of which: Loans collateralised by commercial immovable property	8,077	24	329	329	322	37	55	55	223	8,417	1	374	374	369	59	58	57	57	247			
Households	2,794	10	95	95	84	9	37	35	50	2,825	4	94	94	83	14	35	33	33	58			
of which: Loans collateralised by residential immovable property	1,851	4	57	57	47	4	11	9	42	1,748	2	56	56	45	7	10	8	8	41			
of which: Credit for consumption	221	2	39	39	39	2	13	13	4	213	1	19	19	19	2	13	13	13	3			
DEBT INSTRUMENTS other than HFT	43,170	152	843	842	812	133	286	279	415	43,974	173	904	902	877	161	298	291	443	443			
OFF-BALANCE SHEET EXPOSURES	10,587		92	92	92	18	34	34	16	11,279		71	71	71	28	29	29	29	15			

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 30/09/2021					As of 31/12/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which 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 non-performing exposures with forbearance measures	Of which on 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	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	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	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	974	342	128	120	640	141	941	337	132	117	625	148
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	13	11	6	6	1	0	15	11	6	6	2	0
Non-financial corporations	884	296	103	95	592	126	843	291	105	93	572	132
of which: small and medium-sized enterprises	387	105	38	37	256	15	380	93	32	25	268	132
Households	78	35	19	18	46	15	82	36	20	19	50	16
DEBT INSTRUMENTS other than HFT	974	342	128	120	640		941	337	132	117	625	
Loan commitments given	36	17	6	6	12	3	45	21	16	16	13	2
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

³⁾ The information 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	977	339	138	123	650	147	1,011	355	150	135	649	138
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	8	3	3	2	2	0	8	4	3	3	2	0
Non-financial corporations	888	298	116	102	600	132	931	314	128	114	606	124
of which: small and medium-sized enterprises	370	71	34	26	276		391	69	36	27	283	
Households	81	38	20	19	48	15	72	37	19	18	41	15
DEBT INSTRUMENTS other than HFT	977	339	138	123	650		1,011	355	150	135	649	
Loan commitments given	46	32	10	9	1	0	46	15	4	4	1	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
A Agriculture, forestry and fishing	221	22	22	221	2	0	167	29	29	167	8	0	171	30	30	171	7	0	179	31	31	179	8	0	
B Mining and quarrying	107	0	0	107	0	0	113	0	0	113	0	0	131	0	0	131	0	0	132	0	0	132	0	0	
C Manufacturing	4,330	146	146	4,328	72	1	4,405	175	175	4,401	89	0	4,640	167	166	4,636	91	0	4,778	195	194	4,773	98	0	
D Electricity, gas, steam and air conditioning supply	348	8	8	348	7	0	401	9	9	401	8	0	452	9	9	452	8	0	477	8	8	477	10	0	
E Water supply	146	6	6	146	2	0	145	3	3	145	2	0	149	3	3	149	2	0	159	3	3	159	2	0	
F Construction	1,660	51	51	1,656	19	0	1,711	51	51	1,707	17	0	1,746	46	46	1,743	16	0	1,697	44	44	1,695	25	0	
G Wholesale and retail trade	2,148	55	55	2,159	34	0	2,324	64	64	2,316	31	0	2,240	55	55	2,232	33	0	2,189	55	55	2,182	32	0	
H Transport and storage	954	36	36	950	30	0	944	38	38	940	23	0	1,083	49	49	1,079	22	0	1,112	38	37	1,108	22	0	
I Accommodation and food service activities	479	25	25	476	17	0	477	30	30	475	14	0	468	28	28	466	14	0	490	31	30	488	16	0	
J Information and communication	291	3	3	291	2	0	186	0	0	186	4	0	178	0	0	178	5	0	181	0	0	181	6	0	
K Financial and insurance activities	8	0	0	8	0	0	3	0	0	3	0	0	4	0	0	4	0	0	20	0	0	20	0	0	
L Real estate activities	6,570	11	11	6,453	37	0	6,759	154	154	6,643	49	0	6,734	173	173	6,643	50	0	6,801	208	208	6,721	61	0	
M Professional, scientific and technical activities	2,525	117	117	2,522	42	0	2,638	92	92	2,635	57	0	2,868	96	96	2,865	59	0	3,098	97	97	3,095	65	0	
N Administrative and support service activities	381	37	37	381	7	0	376	37	37	376	8	0	379	37	37	379	8	0	390	36	36	390	9	0	
O Public administration and defence, compulsory social security	30	0	0	30	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	
P Education	24	0	0	24	0	0	24	0	0	24	0	0	10	0	0	10	0	0	10	0	0	10	0	0	
Q Human health services and social work activities	145	1	1	145	1	0	139	1	1	139	1	0	140	1	1	140	1	0	161	1	1	161	2	0	
R Arts, entertainment and recreation	44	0	0	44	1	0	49	0	0	49	2	0	46	0	0	46	1	0	46	0	0	46	1	0	
S Other services	444	5	5	442	6	0	506	6	6	504	5	0	499	9	9	497	5	0	482	8	8	479	5	0	
Loans and advances	20,785	525	524	20,642	268	7	21,215	699	698	21,071	317	0	21,992	701	700	21,875	322	0	22,454	763	761	22,349	362	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit conversion, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.