

Bank Name	Volksbanken Verbund
LEI Code	AT00000000043000VB
Country Code	АТ

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



Key Metrics

(min EUR, %)	As of 30/09/2021	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	1,844	1,978	1,957	1,948	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	1,773	1,942	1,931	1,926	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,064	2,198	2,177	2,168	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	1,993	2,162	2,151	2,146	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,539	2,658	2,612	2,600	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	2,468	2,622	2,586	2,578	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	13,656	13,763	13,800	13,988	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	13,603	13,733	13,780	13,971	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	13.50%	14.37%	14.18%	13.92%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.03%	14.14%	14.01%	13.78%	(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	15.11%	15.97%	15.77%	15.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.65%	15.74%	15.61%	15.36%	(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	18.59%	19.31%	18.93%	18.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.14%	19.09%	18.77%	18.45%	(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	33,002	33,197	32,773	32,761	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	6.25%	6.62%	6.64%	6.62%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

_	(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
A.1	Tier 1 capital - transitional definition	2,064	2,198	2,177	2,168	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,987	2,158	2,151	2,146	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,002	33,197	32,773	32,761	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,931	33,160	32,747	32,738	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.25%	6.62%	6.64%	6.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.03%	6.51%	6.57%	6.55%	[A.2]/[B.2]	



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		(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
	A	OWN FUNDS	2,539	2,658	2,612	2,600	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,844	1,978	1,957	1,948	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	785	787	787	787	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,503	1,622	1,623	1,622	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3		-953	-941	-943	-942	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		331	354	353	353	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		229	260	260	260	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2	-2	-1	-1	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	-10	-17	-15	(r0340,c0010) C 01.00 (r0370,c0010)	COR Articles 36(1) point (c) and 38 of CRR
		associated D1LI						
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 49 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 24(1) point (b), (ii), 24(1) point (b) and 250 of CRR; Articles 36(1) point k) (iii) and 259(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR. Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (ii); 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 (r0490,c0010)	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 locationard.	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	a significant investment (-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CSR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-5	-4	-5	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CSR
OWN FUNDS		(-) Minimum value commitment shortfalls						Article 36(1), point (m) and Article 132c(2) CRR Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-120	-126	-125	-132	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	*
	A.1.21	Transitional adjustments	76	40	26	22	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	5	3	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		71	37	26	22	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	220	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,064	2,198	2,177	2,168	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	476	460	435	432	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	442	439	435	432	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		0	0	0	0	C 61.00 (19910,00010) + C 01.00 (19910,00010) + C 01.00 (19930,00010) + C 01.00 (19940,00010) + C 01.00 (19950,00010) + C 01.00 (19950,00010) + C 01.00 (19970,00010) + C 01.00 (19974,00011) + C 01.00 (19978,00010)	
	A.4.3	Tier 2 transitional adjustments	34	22	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	13,656	13,763	13,800	13,988	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	53	30	21	17	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.50%	14.37%	14.18%	13.92%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.11%	15.97%	15.77%	15.50%	CA3 (3)	
Transitional period		TOTAL CAPITAL RATIO (transitional period)	18.59%	19.31%	18.93%	18.59%	CA3 (5)	
				1,938			[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
	C.3	CONMON FOURTY TIER 1 GARAGE (C. H. J. J. P.			1,931	1,926	A.4.3.01.0)]	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,767					
CET1 Capital	D E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.99%	14.11%	14.01%	13.78%	[D.1]/[B-B.1]	•
CET1 Capital Fully loaded CET1 RATIO (%)	D E F				14.01% 26	13.78% 22	[D.1]/[B-8.1] C 05.01 (r0440,c0010)	
CET1 Capital Fully loaded CET1 RATIO (%) Fully loaded	D E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.99%	14.11%				•
CET1 Capital Fully loaded CET1 RATIO (%)	D E F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFR5 9 transitional arrangements	12.99% 71	14.11% 37	26	22	C 05.01 (r0440,c0010)	•

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



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	12,418	12,484	12,517	12,708	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, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, c022) + C 08.01 (r0040, c0220, c0220) + C 08.01 (r0040, c022
Of which the standardised approach	12,418	12,484	12,517	12,708	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	16	12	10	13	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0050, c3260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c3260, s002) + C 08.01 (r0040, c3260, s002) +
Credit valuation adjustment - CVA	11	9	9	11	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)	27	27	33	26	C 02.00 (r0520, c0010)
Of which the standardised approach	27	27	33	26	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, cd801)*12.5+C 20.00 (r0010,cd490)*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	1,183	1,231	1,231	1,231	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,183	1,231	1,231	1,231	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, d0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	13,656	13,763	13,800	13,988	

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.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	365	492	124	249
Of which debt securities income	25	31	7	15
Of which loans and advances income	320	435	106	214
Interest expenses	71	86	24	45
(Of which deposits expenses)	9	12	2-	4
(Of which debt securities issued expenses)	25	34	8	17
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	5	0	1
Net Fee and commission income	192	253	67	133
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	-5	-5	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	19	5	-6	-13
Gains or (-) losses from hedge accounting, net	-2	-2	2	3
Exchange differences [gain or (-) loss], net	2	3	1	2
Net other operating income /(expenses)	-1	0	0	6
TOTAL OPERATING INCOME, NET	498	666	165	336
(Administrative expenses)	323	440	109	224
(Cash contributions to resolution funds and deposit guarantee schemes)	26	45	39	22
(Depreciation)	22	29	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-11	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-1	-11	0	-1
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-45	-82	-3	-1
(Financial assets at fair value through other comprehensive income)	-3	-3	3	10
(Financial assets at amortised cost)	-42	-79	-6	-11
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-5	-8	-6	-13
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-1	-1	-1	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	176	251	18	90
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	141	219	20	76
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	141	219	20	76
Of which attributable to owners of the parent	141	219	20	76

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	/06/2022			
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy		
ASSETS:	Carrying amount	Carrying Level 1 Level 2 Level 3 amount Le		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References			
Cash, cash balances at central banks and other demand deposits	6,911				6,960				6,464				6,083				IAS 1.54 (i)	
Financial assets held for trading	79	0	72	7	72	0	71	1	54	0	53	1	43	0	41	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	361	3	0	358	352	1	0	351	341	1	0	341	374	1	0	374	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	210	64	1	145	212	0	0	212	228	3	0	225	225	0	0	225	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	23,401				23,732				23,658				23,874				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	45	0	45	0	44	0	44	0	103	0	103	0	177	0	177	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	747				725				733				726					
TOTAL ASSETS	31,754				32,095				31,583				31,503				IAS 1.9(a), IG 6	

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

(min	EUR)		4	As of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	/06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amou	unt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	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	References
Financial assets at fair value through other		78	3	0	0	0	0	81	0	0	0	0	0	98	0	0	0	0	0	94	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		2,309	0	0	0	0	0	2,298	0	0	0	0	0	2,305	0	0	0	0	0	2,333	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	18,249	2,707	450	-56	-89	-170	18,551	2,680	477	-34	-72	-167	18,421	2,750	447	-33	-71	-161	18,761	2,619	417	-33	-66	-157	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Volksbanken Verbund

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	54	72	74	99	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	75	86	80	73	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,561	28,997	28,482	28,379	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	267	255	208	184	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	226	206	203	200	IAS 37.10; IAS 1.54(I)
Tax liabilities	14	12	11	11	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	157	133	174	165	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	29,355	29,763	29,233	29,111	IAS 1.9(b);IG 6
TOTAL EQUITY	2,399	2,333	2,350	2,392	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	31,754	32,095	31,583	31,503	IAS 1.IG6

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



Breakdown of liabilities

Volksbanken Verbund

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilitic	is by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		321	327	282	283	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
Situit pusitions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	3,695	3,580	3,678	3,741	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,695	3,580	3,678	3,741	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,093	1,392	1,036	896	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	602	1,040	740	627	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	195	196	136	191	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	158	170	85	154	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	399	346	363	427	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	299	257	281	332	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,088	4,015	4,087	3,949	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,628	3,728	3,756	3,643	ECB/2013/33 Annex 2.Part 2.9.1
	Households	16,612	17,014	16,826	16,898	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,528	16,007	16,033	16,137	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,388	2,371	2,268	2,187	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	990	991	980	934	Annex V.Part 1.37
Other financial liabilities		165	169	167	163	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		28,958	29,411	28,844	28,735	



2022 EU-wide Transparency Exercise Market Risk

Volksbanken Verbund

								INSDUTINCIT													
SA					1	М									IM						
		VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	RATION RISK						andum item)	STRESSED VaR (M	demorandum item)	DEFAU! MIGRATI	LT AND ON RISK	ALL PRICE F	ISKS CAPITA FOR CTP		
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	AVERAGE	LAST		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)		AVERACE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT
As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
27 25 1	27 22 0	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
0	0	0	0	0	0	•			0	^		0	0	0	0		0	•	0		
As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022	,		Ţ.				, i	•			<u> </u>				
33	26	0	0	0	0							0	0	0	0						
29	21	0	0	0	0							0	0	0	0						
0	1	0	0	0	0							0	0	0	0						
0	0	0	0	0	0							0	0	0	0						
0	0	0	Ü	0	0							0	0	0	0						
0	0	0	0	0	ō							0	0	0	0						
0 33	0 26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 30/09/2021 27 25 1 0 0 0 27 27 25 29 29 29 29 29 29 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 As of 31/12/2021 27 25 25 27 20 0 0 0 0 0 0 27 27 27 28 4s of 31/03/2022 As of 31/03/2022 As of 31/03/2022 As of 30/06/2022 33 29 21 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AS of 30/09/2021 As of 31/12/2021 27 25 27 20 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavay) As of 30/09/2021 As of 31/12/2021 27 27 20 20 21 20 20 20 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 As of 31/12/2021 27 27 29 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x PREVIOUS FACTOR (mc) x PREVIOUS FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS FACTOR (ms) x AVERAGE OF PREVIOUS FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT FACTOR (mic) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VART-1) PREVIOUS 60 WORKING DAYS (SVART-1) TOTAL RISK EXPOSURE AMOUNT FACTOR (mis) x AVERAGE OF PREVIOUS OF PREVIOU	Var (Memorandum item)	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT AMOUNT AMOUNT ALL PRICE RISKS CAPITAL CHARGE PREVIOUS of WORKING DAYS (Variet) PREVIOUS P	TOTAL RISK EXPOSURE AMOUNT MULTIFICATION PACTOR (mg) x AVERAGE of PREVIOUS of WORKING DAYS (Vareaus) PREVIOUS of Vareaus of Multification PREVIOUS of Vareaus of Multification PREVIOUS of WORKING DAYS (Vareaus) PREV	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) × AVERAGE OF PREVIOUS ON WORKING DAYS (Valkays) PREVIOUS ON WORKING DAYS (Valkay	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PREVIOUS OF WERNING OF WORKING DAYS ONLY (VAR-1) O	TOTAL RISK EXPOSURE AMOUNT TACTOR (ma) x AVERAGE (ma) x AVE	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE A MOUNT TOTAL	Var (Memorandum Rem)	Var (Memorandum item)	Var (Memorandum Rem) Var (Memorandum Rem)

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



					Standardisc	ed 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
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	7,673 332	8,034 391	0		7,695	8,033 387	0	
	Regional governments or local authorities Public sector entities	332 248	391 108	1 21		325 249	387 118	23	
	Multilateral Development Banks	24	24	1		24	24		
	International Organisations	65	65	ō		64	64		
	Institutions	160	172	39		145	157	38	
	Corporates	4,250	3,252	2,725		4,253	3,326	2,759	
	of which: SME	2,885	2,234	1,775		2,834	2,254		
	Retail	4,865	3,054	2,034		4,803	2,982	1,982	
Consolidated data		2,399	1,453	834		2,357	1,420	811	
consolidated data	Secured by mortoages on immovable property	14,791	14,419	5,081		14,920	14,562		
		6,894	6,639	2,263		6,915	6,665	2,226	
	Exposures in default	472	259	267	177	489	273	284	17
	Items associated with particularly high risk	765	654	982		812	699	1,048	
	Covered bonds Claims on institutions and comprates with a ST credit assessment	1,114	1,113	112		1,107	1,107	111	
	Claims on institutions and commutates with a ST credit assessment Collective investments undertakings (CIU)	126	26	72		126	26	41	
	Foulty	221	221	246		224	224	251	
	Other exposures	924	923	853		960	960	867	
	Standardised Total ²	36,031	32,715	12,434	273	36,199	32,942		26
		(2) Original exposure, unlike Exp (2) Standardised Total does not (3) Only the most relevant count calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	or credit risk mitigation techniquity covering up to 95% of total of			kure,

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	7,260 282	7,620 330	0		7,285 276	7,621 327	0	
	Regional governments or local authorities Public sector entities	282	330	1		2/6	327	1	
		213	/3	14		210	03	10	
	Multilateral Development Banks International Organisations	0		0		0			
	International Organisations Institutions	43	92	20		44	92	21	
	Institutions Cornorates	4.063	3.091	2,594		4.077	3.173	2,631	
	of which: SME	2,816	2,179	1,731		2,771	2,201	1,708	
	Retail	4,756	2,975	1,981		4,694	2,905	1,930	
	of which: SME	2,355	1.421	815		2,311	1,388	792	
AUSTRIA	Secured by mortgages on immovable property	14.155	13.811	4,860		14,278	13.941	4,867	
	of which: SME	6,571	6,334	2,158		6,592	6,357	2,125	
	Exposures in default	431	243	250	150	451	258	267	154
	Items associated with particularly high risk	635	542	813		687	590	884	
1	Covered bonds	338	338	34		337	337	34	
ı	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	125	25	9		125	25	9	
	Equity	220	220	245		223	223		
	Other exposures	924	923	853		960	960	867	
ı	Standardised Total ²				237				235

¹⁰ Chignial appounts, unlike Epocuser value, is reported before taking rist account any effect due to coeff convenion factors condit mix intigation suchspans (e.g. adaptation effects).
(2) That value adaptaments and provious per country of counterpairy encludes those for securitation exposures, additional valuation adjustments (AIAs) and other core funds enductions related to the approprint, but includes general contribution agreement contribution adjustments (AIAs) and other core funds enductions related to the approprint, but includes general contribution agreement contribution agreement contribution agreement contribution agreement and this adjustments (AIAs) and other core funds enductions related to the approprint provided and agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions related to the approprint agreement and adjustments (AIAs) and other core funds enductions and adjustments (AIAs) a

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %)								
	Central governments or central banks	6	11	0		6	11	0	i i
	Regional governments or local authorities Public sector entities	40	31			40	31		
	Public sector entities Multilateral Development Banks	1	1	0		1	1		
	International Organisations	, i						ı ö	
	Institutions	56	45	8		42	31	7	
	Cornorates	106	86	76		101	83	73	
	of which: SME	55	45	36		50	41	32	
	Retail	69	47	32		70	47	31	
CERTIFIED.	of which: SME	30	20	11		34	22	13	
GERMANY	Secured by mortgages on immovable property	499	473	171		510	490	172	
	of which: SME	277	259	90		279	264	86	
	Exposures in default	10	7	7	2	10	7	7	
	Items associated with particularly high risk	119	106	159		113	103		
	Covered bonds	190	190	20		189	189	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	0	0	7		0	0	3	
	Equity	0	0	0		0	0	0	
	Other evansures		0	0		0	0	0	
	Standardised Total ²				5				i e

					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 3	Count of communities of country laws and			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	4		

Country of Country part 4 Country part 4 Country of Country part 4 Country par			(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
Drignal Exposure* Drignal Exposure* Exposure Value* Control operations Control ope						Standardisc	d Approach			
Country of Country part 4 Cou				As of 30	/09/2021			As of 31	/12/2021	
Country of		(min 600 da)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exessives O O O O O O O O O O O O O O O O O O O	Country of Counterpart 4	Contral conveniences or contral salessis Resident Convenience to Levi atthroffice Grant Convenience Resident Conv	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



Volksbanken Verbund

					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	ō	ō			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0		0		0	0				
	Institutions	0	o o	0		0	0	o o			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail of which: SME	0		0		0	0				
Counterpart 5	Secured by mortgages on immovable property	0	o o	0		0	0	o o			
Counterpart	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0		0		0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		o o	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures Standardised Total ²						0				
,	Standardised total*	(II as a second									
^(I) Chlanial assossav, unifiae Exossure value, is recorded before takino into account any effect due to credit conversion factors or credit nik rebisation technicaes (s.c. substitution effects).											

		exposures, but includes gener	al credit risk adjustments.	anterparty excelose cross for a	CO-CHRONI ENPORTER, BOODON	recessor expositionis (AVA)	and come own to the records	a readed to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	ō	i i	0		o o	0	i i	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property of which: SME						0		
	Exposures in default	ŏ			0		0		
	Items associated with particularly high risk	ı ő			Ů		0		, and the same of
	Covered bonds	ō	0	0		o o	0	o o	
	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		
	Standardised Total ²								

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

		exposuris, but includes gener	a deat list adjust here.						
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min PIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central covermentate or control basis to Assistant Assistant Central C	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

		exposures, but includes gene	iral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %) Central governments or central banks			0		0	0		
	Regional governments or local authorities	i i	ō	0		0	0		1
	Public sector entities		0	0		0	0	0	1
	Multilateral Development Banks	9	0	0		0	0		1
	International Organisations Institutions			0		0		i i	1
	Corporates	i i	ō	0		0	0		1
	of which: SME		0	0		0	0	0	1
Country of	Retail of which: SME			0		0	0		1
	Secured by mortgages on immovable property		1 .	0		0			
Counterpart 8	of which: SME	i i	ō	0		0	0		1
	Exposures in default		0	0	0	0	0	0	
	Items associated with particularly high risk	9	0	0		0	0		1
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1 :	0		0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 8	0		0			
	Equity	i i		0		0	0		
	Other exposures			0		0			
	Standardized Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	9	0		0	0	0	
	Institutions Corporates	0		0		0	U	0	
	of which: SME	0		0			0		
	Retail	0		ů ů		0	0	ů	
Country of	of which: SME	i i		ō		ō	ō	ō	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart	of which: SME	0		0		0	0	0	
	Exposures in default	0		0		0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0	9	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU) Equity	0		0			0		
	Other exposures	ů o		ő		o o	ů o	ŏ	
	Standardised Total ²								

				Standardis	d Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(role EUR. %)	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0



					Standardised 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						
	(min EUR, %)														
	Central governments or central banks	7,114	7,446	0		6,695	6,996	0							
	Regional governments or local authorities	312 260	377 125	2		298 274	364 139	2							
	Public sector entities Multilateral Development Banks	280	23	29		274	23	27							
	Multilateral Development Banks International Organisations	63	63			62	62	0							
	International Organisations Institutions	162	178	40		191	208	44							
	Cornerates	4,251	3,319	2,739		4,211	3,317	2,721							
	of which: SME	2,869	2,264	1,763		2,830	2,250	1,752							
	Retail	4,793	2,990	1,987		4,814	3,003	1,999							
	of which: SME	2,351	1,425	814		2,326	1,416	808							
Consolidated data	Secured by mortnanes on immovable property	15,039	14,666	5,123		15,369	14.981	5.224							
	of which: SHE	6.979	6,727	2,245		7.207	6,949	2.312							
	Exposures in default	465	255	264	166	441	247	255	162						
	Items associated with particularly high risk	927	787	1,180		1,019	871	1,306							
	Covered bonds	1,191	1,191	119		1,280	1,280	128							
	Claims on institutions and cornerates with a ST credit assessment	3	2	1		4	4	2							
	Collective investments undertakinos (CIU)	116	24	37		104	21	31							
	Equity	223	223	250		227	227	240							
	Other exposures	908	907	762		896	895	741							
	Standardised Total ²	35,848	32,577	12,528	256	35,907	32,639	12,720	248						

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central povernments or central banks	6,751	7.081			6,359	6,658	0	
	Regional governments or local authorities	264	319	2		252	308	2	
	Public sector entities	211	77	15		213	79	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	90	19		33	85	18	
	Corporates	4,064	3,153	2,615		4,019	3,146	2,610	
	of which: SME	2,806	2,215	1,724		2,771	2,206	1,717	
	Retail	4,685	2,914	1,935		4,712	2,932	1,950	
AUSTRIA	of which: SME	2,307	1,395	796		2,288	1,390	794	
AOSTINA	Secured by mortoages on immovable property	14,401	14,047	4,903		14,735	14,361	5,002	
	of which: SME	6,665	6,425 240	2,146		6,903	6,655	2,215	
	Exposures in default	429 794	240 671	248 1.007		411 858	236 727	243 1.090	138
	Items associated with particularly high risk Covered hands	794 349	349	1,007		858 409	409	1,090	
		349	349	35		409	409	41	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	115	23	10		104	21		
	Collective investments undertakings (CIU) Equity	222	222	248		226	226	239	
	Other exposures	908	907	762		896	895	741	
	Standardised Total ²	200	207	702	222	0,00	0,7,3	744	216
	Standardised Total				222				

Control decreaments of control file. (b) Control decreaments of control file. (c)			exposures, but includes owner			Standardise	d Approach			
Control decreaments of control file. (b) Control decreaments of control file. (c)				As of 31,	03/2022			As of 30,	06/2022	
Control concernments or combot hashes 4		(1.00.0)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	GERMANY	Control of control makes or control shashed Market senders weeting to have a senderstate shall sender senders senders shall senders and the senders senders shall senders and the senders senders control senders control senders of senders senders of senders senders an introducable arrowards of senders senders and introducable arrowards of senders senders and senders senders of senders senders senders of s	502 266 9 121	43 19 486 255 7	29 29 11 171 83 7	2	25 499 254 7 150	246 4 138	25 28 9 172 81 5	2

		(2) Total value adjustments ar exposures, but includes gener	d provisions per country of co		curitisation exposures, additiona			ns related to the	
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks							0	
	Central dovernments or circular all oansa Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 3	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SNE Exposures in default Items associated with carticularly high risk	0	0	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity Other employees	0	0			0	0	0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min ESR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions ²
Country of Counterpart 4	Control commensation or control shadows Enclosed commensation for botal authorities Sectional commensation for botal authorities Sectional commensation for the section of the section	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	



2022 EU wide T

EBA BANKING AUTHORITY	Credit Risk - Standardised Approach								
	Volksbanken Verbund								
			As of 31	/03/2022	Standardise	d Approach	As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Central constrainment of central has been constrained for the constraint of the central has been constraint or local authorities adult scales seekling constraint of the central centr	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total ²	(1) Original exposure, unlike E	Sposure value, is reported before	one taking into account any effe	ot due to credit convenion factor ecuritisation exposures, additional	s or credit risk mitigation techn	iques (e.g. substitution effects)).	0
		exposures, but includes gene	na provisions per country or co nal credit risk adjustments.	unseparty estados triose for s	Standardise		and other own runos recuctor	ns reased to the	
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control or commenced or Control America Andrea Accordence (Control America Andrea Accordence (Control America Andrea Accordence (Control America Accordence (0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Estantidardisso Total	(1) Original exposure, unlike E	oposure value, is reported befo	one taking into account any effe unterparty excludes those for s	ct due to credit conversion facto ecuritisation exposures, additiona	s or credit risk mitigation techn	iques (e.g. substitution effects) and other own funds reduction). ns related to the	
				/03/2022	Standardise	d Approach	As of 30	/06/2022	
			Exposure Value ¹	Risk exposure amount	Value adjustments and		Exposure Value ¹	Risk exposure amount	Value adjustments and
Country of Counterpart 7	Central assertaments or central behins Recional deveroments or local authorities Recional control control control Recional control Rec	Original Exposure* 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value*	Risk exposure amount	provisions ²	Original Exposure [†]	Exposure Value*	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0	
	Collective investments undertakines (CEU) Eouitv Other excosures Standardised Total ²	0	0		0	0	0	0	0
		443 644-44							
		(2) Total value adjustments as	Exposure value, is reported before nd provisions per country of co nal credit risk adjustments.	one taking into account any effe unterparty excludes those for s	ct due to credit convenion facto ecurifisation exposures, additiona	s or credit risk mitigation techn I valuation adjustments (AVAs)	iques (e.g. substitution effects) and other own funds reduction). ns related to the	
		(2) Total value adjustments as	nd provisions per country of co nal credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, additiona	s or credit risk mitigation techn I valuation adjustments (AVAs) ad Approach	and other own funds reduction	ns related to the	
		(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co ral credit risk adjustments. As of 31	unterpirty endudes those for s	Standardiss	i valuation adjustments (AVAs) ed Approach	and other own funds reduction As of 30	/96/2022	Value adjustments and
	Central assurements or cannot be the GA, N) Assistant severements or local authorities Relitation Development Banks Relitation Development Banks Companies Companies Companies	(2) Total value adjustments as	nd provisions per country of co nal credit risk adjustments.	unterparty excludes those for s	ecuritisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	Value adjustments and provisions*
Country of Counterpart 8	Contral consuments or contral abouts Sectional convenients or beat authorities Resilicated and Percentage of the Contral activities Resilicated of Percentage of the Contral activities Resilicated of Percentage of the Contral activities Composities of which Section	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co ral credit risk adjustments. As of 31	unterpirty endudes those for s	Standardiss	i valuation adjustments (AVAs) ed Approach	and other own funds reduction As of 30	/96/2022	Value adjustments and provisions ²
	Contral consuments or contral abouts Sectional convenients or beat authorities Resilicated and Percentage of the Contral activities Resilicated of Percentage of the Contral activities Resilicated of Percentage of the Contral activities Composities of which Section	(2) Total value adjustments as exposures, but includes gene	nd provisions per country of co ral credit risk adjustments. As of 31	unterpirty endudes those for s	Standardiss	i valuation adjustments (AVAs) ed Approach	and other own funds reduction As of 30	/96/2022	Value adjustments and provisions ²
	Central consuments or central sharing activated consuments or host authorities and consuments of the c	(2) Total value adjustments acceptances for his highlist grounds for highlist grounds for highlist grounds for highlist and highlist grounds for highlist for hig	As of 31 Exposure Value*	/03/2022 Risk exposure amount	Standardise Standardise Value adjustments and provisions ²	Original Exposure*	As of 30 Exposure Values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount.	Value adjustments and provisions ²
	Contral consensation or contral shades and administration of contral c	(2) Total value adjustments to appropriate	As of 31. Exposure Value*	### ### ##############################	Standardiss Standardiss Value adjustments and provisions 0	As you will be a second to a register to the second to a register to a register to the second to a register to the second to a register to the second to a register to a r	As of 30 Exposure Values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mish exposure amount O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustment and providence ³
	Contral consensation or contral shades and administration of contral c	(2) Total value adjustments to appropriate	As of 31. Exposure Value Growth sign special sign sign sign sign sign sign sign sign	### ### ##############################	Standardiss Standardiss Value adjustments and provisions 0	did Approach Original Exposure' Original Exposure' original Exposure' original Exposure' original Exposure' original Exposure'	As of 30 c. Especies Value* 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mish exposure amount O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value inflorationals and previously of the previ
	Contral consensation or contral shades and administration of contral c	(2) Total value adjustments acceptance, but includes general properties of the control of the co	As of 31. Exposure Value Growth sign special sign sign sign sign sign sign sign sign	resident production from for from from from from from from	Standardina spania sandardina spania	valetion deplanes (2004) Original Express (1) Original Express (As of 30 c. Especies Value* 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	The stated to the	0
	Contral consuments or control above as c	(2) Total value adjustments to appropriate	As of 31 Expenses takes, a support of the control	(09) 2022 Risk coptons amount on a file of the coptons amount	Standardise Standardise Standardise Value adjustments and provisions*	did Approach Original Exposure' Original Exposure' original Exposure' original Exposure' original Exposure' original Exposure'	As of 30. As of 30 to 1 to	(Mark appears amount of the property of the pr	Value afficiences and provisions ²
	Contral consuments or control above Control Co	(2) Total value adjustments acceptance, but includes general properties of the control of the co	As of 31 Expenses takes, a support of the control	(09) 2022 Risk coptons amount on a file of the coptons amount	Standardina spania sandardina spania	valetion deplanes (2004) Original Express (1) Original Express (As of 30. As of 30 to 1 to	(Mark appears amount of the property of the pr	0
Counterpart 8	Contral overweeneds or contral basins Sectional everweeneds to be all authorities Whithlisted Development Basins Whithlisted Development Basins Composition Graphics Section of select of select Section of section of select of select Section of sect	(2) Total value adjustments acceptance, but includes general properties of the control of the co	As of 31 Expenses takes, a support of the control	(09) 2022 Risk coptons amount on a file of the coptons amount	Standardina spania sandardina spania	valetion deplanes (2004) Original Express (1) Original Express (As of 30. As of 30 to 1 to	(Mark appears amount of the property of the pr	0
	Control or communication or control behavior And Control or control behavior And Control or control or control behavior And Control or control or control or control And Control or control or control And Control or control or control And Control or control And Control or control And	(2) Total value adjustments acceptance, but includes general properties of the control of the co	As of 31 Expenses takes, a support of the property of the pro	(09) 2022 Risk coptons amount on a file of the coptons amount	Standardina spania sandardina spania	valution deplanes (2004) Original Express (1) Original Express (As of 30. As of 30 to 1 to	(Mark appears amount of the property of the pr	0
Counterpart 8	Control or communication or control behavior And Control or control behavior And Control or control or control behavior And Control or control or control or control And Control or control or control And Control or control or control And Control or control And Control or control And	(2) Total value adjustments acceptance, but includes general properties of the control of the co	As of 31 Expenses takes, a support of the property of the pro	(09) 2022 Risk coptons amount on a file of the coptons amount	Standardina spania sandardina spania	valution deplanes (2004) Original Express (1) Original Express (As of 30. As of 30 to 1 to	(Mark appears amount of the property of the pr	O O O O O O O O O O O O O O O O O O O
Counterpart 8	Control of commenced or comit of behalfs Sectional commenced or control administration Whiteless of Development Busine Whiteless of Development Busine General Commenced Busine General Commenced General Commenced of control Commenced o	(2) Total value adjustments acquerents for trobules general properties general general properties general properties general properties general general properties general gene	As of 31 Exposure Value As of 31	I (01) 2022 Risk exposure amount (81) 2822	Standardina Standardina Standardina Standardina Standardina Value adjustments and provisions O O To a treat consolidation Standardina Standardina Standardina Standardina Standardina O O O O O O O O O O O O O	or and a separate for the separate for t	As of 20 Exposure Values of Columbia Co	The state of the sequence amount of the seque	O O O O O O O O O O O O O O O O O O O
Counterpart 8	Control consuments or control basins Sectional consuments or tools activative Whillished Development Basins Whillished Development Basins Whillished Development Basins Georgeoide Composition Georgeoide A statistic Section Georgeoide A statistic Section B statistic Section Common and statistic Common an	(3) Total value adjustments are opposite to the control of the con	As of 31 Expenses value, a separate of a grant may a separate of a grant may a gr	(101/2012) Risk carpinaria amount on bing the accord or yill refer to the carpinaria amount (101/2012) Risk carpinaria amount (101/2012)	Standardisc Standardisc Standardisc Standardisc Value adjustments and providence* O O Value adjustments and providence* Value adjustments and providence* Value adjustments and providence* Value adjustments and o O O O O O O O O O O O O	of Approach Original Expressors	Air of 30 Expenses Value*	The expenses amount to the control of the control o	O O O O O O O O O O O O O O O O O O O
Counterpart 8	Control consuments or control basins Sectional consuments or tools activative Whillished Development Basins Whillished Development Basins Whillished Development Basins Georgeoide Composition Georgeoide A statistic Section Georgeoide A statistic Section B statistic Section Common and statistic Common an	(3) Total value adjustments are opposite to the control of the con	As of 31 Exposure Value Exposure Expo	(101/2012) Risk carpinaria amount on bing the accord or yill refer to the carpinaria amount (101/2012) Risk carpinaria amount (101/2012)	Standard dos Standard dos Standard dos Value adjustaments and providence	of Approach Original Expressors	As of 20 Exposure Value* As of 20 Exposure Value* O	The expenses amount to the control of the control o	O O O O O O O O O O O O O O O O O O O
Counterpart 8	Control consuments or control basins Sectional consuments or tools activative Whillished Development Basins Whillished Development Basins Whillished Development Basins Georgeoide Composition Georgeoide A statistic Section Georgeoide A statistic Section B statistic Section Common and statistic Common an	(3) Total value adjustments are opposite to the control of the con	As of 31 Exposure Value Exposure Expo	until print accident from for for formal print accident from for formal print account any office appearance amount of formal print account any office accident from for accident from formal print accident from for accident from formal print accident from for accident from formal print accident from for accident from for accident from formal print accident from for accident from for accident from formal print accident from for accident from for accident from formal print accide	Standardisc Standardisc Standardisc Standardisc Value adjustments and providence* O O Value adjustments and providence* Value adjustments and providence* Value adjustments and providence* Value adjustments and o O O O O O O O O O O O O	of Approach Original Expressors	As of 20 Exposure Value* As of 20 Exposure Value* O	(64/2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O
Counterpart 8	Control of consumments or control above to control above	(3) Total value adjustments as oppositions, but training year oppositions, but training year oppositions, and training year of the control of	Comments and control of an activity of an activity of an activity of a control of an activity of activ	In the property and the four for the property and the pro	Standard (see St	of Approach Original Exposure*	As of 30 Exposure Value As of 30 As of 30	166 2022	Value adjustment and providing a significance of the significance
Counterpart 8	Control of consumments or control above to control above	(3) Total value adjustments as oppositions, but training year oppositions, but training year oppositions, and training year of the control of	Comments and control of an activity of an activity of an activity of a control of an activity of activ	In the property and the four for the property and the pro	Standard (see St	of Approach Original Exposure*	As of 30 Exposure Value As of 30 As of 30	166 2022	Value adjustment and providing a significance of the significance
Country of	Control of communication or control basines Ministrated Development Basines Ministrated Developme	(3) Total value adjustments as oppositions, but training year oppositions, but training year oppositions, and training year of the control of	Comments and control of an activity of an activity of an activity of a control of an activity of activ	In the property and the four for the property and the pro	Standard (see St	of Approach Original Exposure*	As of 30 Exposure Value As of 30 As of 30	166 2022	Value adjustment and providing a significance of the significance
Counterpart 8 Country of Counterpart 9	Control or comments or control above to	(3) Total value adjustments as oppositions, but training year oppositions, but training year oppositions, and training year of the control of	Comments and control of an activity of an activity of an activity of a control of an activity of activ	In the property and the four for the property and the pro	Standard (see St	of Approach Original Exposure*	As of 30 Exposure Value As of 30 As of 30	166 2022	Value adjustment and providing a significance of the significance



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C!: d-t d -t	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



General governments exposures by country of the counterparty

							Volksbanken Verbund	l						
							As of 31/12/2021			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	2: 1: 5: 5: 5: 19: 49:	499	0 0 0		10 11 12 13 14 15 25	20 13 41 58 55 172 498		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	61 4 0 1 1 3 127	0 0 0 0 0	78
[0 - 3M [Belgium	11 6 44	0 1 1 1 4 4 0 10 0 0 8 48	000000000000000000000000000000000000000		(0 1 1 4 10 0 48	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	11	0 0 18 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 18 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			Volksbanken Verbund											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	eate by accounting portfoli		Derivatives with pos	sitiva fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-scarrage manifestal as	sets by accounting portion		Delivatives man pos	The same same	Derivatives with	negative ian value	Nominal	Provisions	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Finland	11	0 0 0 2 2 2 2 2 2 2 2 1 1 1 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 2 2 2 11 10 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [France	33 36 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 1 1 38 30 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Germany	22	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 1 1 20 6 6 19 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 15 0 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

			Volksbanken Verbund											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
0 - 3M	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 3 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()
[0 - 3M [Poland	26 (((4)	6 26 0 0 1 1 1 0 0 0 0 0 0 0 2 42 9 69	0 0 0 0	0 0 0 0 0		26 0 1 1 0 0 0 42 69	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M [Portugal	() () () () () () () () () ()	0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0	0 0 0 0 0	(0 0 11 0 0 0 47 58	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()
[0 - 3M [Romania													
[0 - 3M [Slovakia	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	(0 0 2 0 5 40 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()
[0 - 3M [Slovenia	23 23 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 23 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

			Volksbanken Verbund											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
TO - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volksbanken Verbund

							voiksbanken verbund	•						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	1 1 2 1 1 1	0 0 0 0 9 9 9 7 17 20 9 19 5	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 6 20 19	0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

							Volksbanken Verbund	1						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	21 5 51 60 64 179 430 810	21 5 5 1 6 6 1 79 4300 809			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 5 41 60 62 163 429			0 0 0 0 0	0 0 0	44 10 0 1 1 0 126	((((21
Total	Belgium	310 1 1 4 0 10 33	1 1 1 4 4 0 10 10 10 10 10 10 10 10 10 10 10 10 1	000000000000000000000000000000000000000		20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 4 0 0 10 39		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((21
10 - 3M 3M - 1Y	Bulgaria	33	33				3							J
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Cyprus													
[0 - 3M [Czech Republic	17 0 0 0 0 0 0	17 0 0 0 0 0 0 0 0 1	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((0
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Finland	11	2 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2 2 2 11 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total [0 - 3M	France	14 (() 3 3 5 5 5 5	14 0 0 1 0 6 5 5 5 5 1 9	0 0 0 0 0 0	0		14 0 0 1 0 35 55 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	10
[0 - 3M [Germany	22 22 6 6 10 11 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 20 6 0 16 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
0 - 3M	Croatia													
[0 - 3M	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
0 - 3M	Ireland	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 13 2 2 15	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
0 - 3M	Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
0 - 3M 13M - 1Y	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 3 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	(((((((((((((((((((
[0 - 3M [Poland	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 1 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M [Portugal	(11) (((33)	0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0	0 0 0 0 0	(0 0 11 0 0 0 37 48	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()
[0 - 3M [Romania													
[0 - 3M [Slovakia	22 5 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 2 0 3 22 19 0 46	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Slovenia	21 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 21 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((()



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(((((((((((((((((((0 0 0 0 0 0 0 43	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 43	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
0 - 3M 13M - 1Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													_
[0 - 3M [Canada													_
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	b	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volksbanken Verbund

							voiksbanken verbund	•						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(() () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 19 18 4	0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Volksbanken Verbund

1				As of 30/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated imp	pairment, accumulated negative changes in fair fit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	pairment, accumulated neg Sit risk and provisions ^{4,8}	ative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-performing	g ¹	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performi	ng exposures ¹	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	6,72	1 0	0	0	0	0 0	0	6,761	. 0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	2,39	5 0	o	0		0 0	0	2,382	. 0	0	0			0	0	0
Central banks		0 0	0	0 0		0 0	0		0	0	0		0	0	0	0
General governments	1,16	5 0	0	0 0		0 0		1,151	. 0	0	0		0	0	0	0
Credit institutions	1,07	8 0	o	0 0		0 0	0	1,073	0	0	0		0	0	0	0
Other financial corporations	11	6 0	o	0 0		0 0	0	116	0	0	0		0	0	0	0
Non-financial corporations	3	6 0	o	0 0		0 0	0	42	0	0	0		0	0	0	0
Loans and advances(including at amortised cost and fair value)	21,76	1 16	460 46	450	145	170 170	289	22,055	61	488	488	477	106	167	167	320
Central banks		0 0	۰	0 0		0 0	0	0	0	0	0		0	0	0	0
General governments	27	5 0	٥	0 0	1	0 0	0	289	0	0	0		1	0	0	0
Credit institutions	19	5 0	٥			0 0		190	0	0	0		0	0	0	0
Other financial corporations	22	1 0	0	0 0	1	0 0	0	230	0	0	0		0	0	0	0
Non-financial corporations	8,74	9 8	221 22	1 220	67	84 84	138	9,004	42	248	248	245	5 53	87	87	161
of which: small and medium-sized enterprises	7,27	3 8	197 15	7 196	61	73 73	123	7,537	40	224	224	222	2 49	78	78	144
of which: Loans collateralised by commercial immovable property	4,36	6 4	114 11	4 113	31	38 38	75	4,468	24	133	133	133	28	41	41	92
Households	12,32	1 8	238 23	8 230	76	86 86	151	12,342	19	239	239	23:	52	80	80	159
of which: Loans collateralised by residential immovable property	9,26	2 3	135 13	5 127	38	37 37	90	9,279	7	124	124	111	25	33	33	85
of which: Credit for consumption	8	9 0	3	3		2 2	1	176	1	8	8		2	7	7	1
DEBT INSTRUMENTS other than HFT	30,87	16	460 46	0 450	145	170 170	289	31,198	61	488	488	477	106	167	167	320
OFF-BALANCE SHEET EXPOSURES	4,21	7	20 2	0 20	20	9 9	13	4,095		19	19	15	12	8	8	8

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Volksbanken Verbund

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp	sairment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	amount		Accumulated impa value due to credit	irment, accumulated no risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	» [*]	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	o ²	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	6,291	. 0	0	0	0	0	0	0	0	5,920	0				0		0	0
Debt securities (including at amortised cost and fair value)	2,405		0			0				2,430					0	0		0
Central banks		0		0	0	0	0	0	0	0	0 0	0			0	0	0	
General governments	1,077	0		0	0	0	0	0	0	1,022	2 0			0	0	0	0	
Credit institutions	1,157	0		0	0	0	0	0	0	1,225	5 0			0	0	0	0	
Other financial corporations	138	0		0	0	0	0	0	0	148	8 0			0	0	0	0	
Non-financial corporations	34	0			0	0	0	0	0	35	5 0	0			0	0	0	
Loans and advances(including at amortised cost and fair value)	21,955	47	458	458	447	104	161	161	297	22,167	7 25	430	430	417	99	157	157	271
Central banks		0	0	0	0	0	0	0	0	0	0	a		0	0	0	0	
General governments	278	0		0	0	1	0	0	0	281	1 0	a		0	1	0	0	
Credit institutions	139	0		0	o	0	0	0	0	120	0 0	a		0	0	0	0	
Other financial corporations	217	7 0		0	o	0	0	0	0	229	9 0	a		0	0	0	0	
Non-financial corporations	9,047	7 19	233	233	229	53	85	85	148	9,239	9 9	218	218	3 212	50	85	85	131
of which: small and medium-sized enterprises	7,603	3 16	196	196	194	49	71	71	123	7,642	2 9	179	179	177	45	70	70	107
of which: Loans collateralised by commercial immovable property	4,561	9	126	126	126	28	43	43	83	4,568	8 1	123	123	3 119	27	41	41	78
Households	12,274	28	225	225	218	50	76	76	149	12,297	7 16	212	212	2 205	49	72	72	140
of which: Loans collateralised by residential immovable property	9,287	12	116	116	110	24	30	30	80	9,411	1 7	109	105	103	25	26	26	. 77
of which: Credit for consumption	190	1	8	8	8	2	6	6	1	181	1 1	7	1	, ,	2	6	6	. 1
DEBT INSTRUMENTS other than HFT	30,651	47	458	458	447	105	161	161	297	30,517	25	430	430	417	100	157	157	271
OFF-BALANCE SHEET EXPOSURES	4,225		17	17	17	13	6	6	9	4,322	2	19	19	19	12	7	7	10

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,125	216	95	66	871	148	1,102	236	92	69	848	157
Central banks	0	0	0	0	0	0	0	0	0	0	O	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	O	0
Non-financial corporations	590	130	57	43	410	79	580	138	57	45	395	81
of which: small and medium-sized enterprises	554	127	55	42	391		509	132	55	45	374	
Households	534	86	38	23	461	69	521	98	35	23	452	76
DEBT INSTRUMENTS other than HFT	1,125	216	95	66	871		1,102	236	92	69	848	
Loan commitments given	27	4	1	1	15	1	24	4	1	1	14	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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-TTS 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.

⁽¹⁾ 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.



Forborne exposures

Volksbanken Verbund

			As of 31,	/03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	o	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,079	219	90	67	847	154	1,005	207	85	67	794	145
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	565	127	57	46	397	82	530	116	54	45	370	72
of which: small and medium-sized enterprises	490	112	53	42	368		444	101	49	41	335	
Households	513	92	33	22	449	72	475	91	32	22	424	73
DEBT INSTRUMENTS other than HFT	1,079	219	90	67	847		1,005	207	85	67	794	
Loan commitments given	21	3	1	1	11	2	18	5	1	1	7	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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 Volksbanken Verbund

			As of 3	0/09/2021					As of 31	/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carry	ing amount	25013	0,03,2022		Accumulated	Gross carr	ying amount	250152	.,, 2021		Accumulated	Gross carr	ying amount	A3 01 3.	., 03, 2022		Accumulated	Gross carr	ying amount	A3 01 30	70072022		Accumulated
		Of which non- performi	n	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	109	8	8	108	4	0	111	6	6	110	3	0	125	7	7	124	3	0	127	6	6	126	3	0
B Mining and guarrying	28	0	0	28	0	0	32	0	0	32	0	0	44	0	0	43	0	0	36	0	0	35		0
C Manufacturing	483	46	46	482	22	0	492	64	64	491	23	0	491	55	55	490	23	0	515	40	40	514	20	0
D Electricity, gas, steam and air conditioning supply	130	0	0	125	1	0	133	0	0	128	1	0	130	0	0	126	1	0	134	0	0	130	1	0
E Water supply	73	0	0	71	1	0	68	0	0	66	0	0	69	0	0	67	0	0	67	0	0	65	0	0
F Construction	919	17	17	903	14	0	951	21	21	936	12	0	994	20	20	977	11	0	1,030	20	20	998	10	0
G Wholesale and retail trade	869	27	27	867	19	0	890	26	26	888	18	0	886	28	28	884	18	0	891	25	25	890	17	0
H Transport and storage	244	10	10	242	7	0	263	9	9	261	7	0	265	12	12	265	7	0	239	12	12	239	7	0
I Accommodation and food service activities	1,123	49	49	1,113	32	0	1,112	53	53	1,103	36	0	1,088	51	51	1,078	35	0	1,091	52	52	1,083	36	0
J Information and communication	94	4	4	94	2	0	95	3	3	95	1	0	94	1	1	94	1	0	87	2	2	87	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	3.847	37	37	3.790	33	0	3.997	41	41	3.934	25	0	4.034	37	37	3.963	26	0	4.205	43	43	4.099	31	0
M Professional, scientific and technical activities	548	18	18	547	11	0	571	19	19	571	8	0	560	15	15	558	7	0	562	14	14	562	5	0
N Administrative and support service artivities	138	2	2	136	2	0	145	3	3	143	2	0	137	2	2	135	2	0	135	2	2	134	2	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	9	0	0	9	0	0	10	0	0	10	0	0	10	0	0	9	0	0	10	0	0	10	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	53	3	3	53	3	0	49	3	3	49	3	0	37	3	3	37	3	0	34	1	1	34	1	0
S Other services	82	1	1	82	1	0	85	1	1	85	1	0	84	1	1	84	1	0	76	1	1	75	1	0
Loans and advances	8 749	221	221	8.650	151	0	9.004	248	248	8.901	140	0	9.047	233	233	8.935	138	0	9.239	218	218	9.079	135	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 FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.