

Bank Name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,581	2,793	2,784	2,771	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	2,581	2,793	2,784	2,771	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,030	3,197	3,190	3,177	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	3,030	3,197	3,190	3,177	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,645	3,825	3,815	3,796	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	3,645	3,825	3,815	3,796	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	21,347	20,664	20,289	19,707	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	21,347	20,664	20,289	19,707	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	12.09%	13.51%	13.72%	14.06%	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	12.09%	13.51%	13.72%	14.06%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.20%	15.47%	15.72%	16.12%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.20%	15.47%	15.72%	16.12%	(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	17.08%	18.51%	18.80%	19.26%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.08%	18.51%	18.80%	19.26%	(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	56,751	57,563	55,564	54,024	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	5.34%	5.55%	5.74%	5.88%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,030	3,197	3,190	3,177	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,030	3,197	3,190	3,177	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	56,751	57,563	55,564	54,024	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,751	57,563	55,564	54,024	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.34%	5.55%	5.74%	5.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.34%	5.55%	5.74%	5.88%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital BAWAG Group AG

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	3,645	3,825	3,815	3,796	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)	2,581	2,793	2,784	2,771	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)	39	36	82	82	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	2,483	2,483	2,483	2,483	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-127	-144	-145	-153	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	832	840	793	793	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CBR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) 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	2	10	9	9	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-421	-414	-413	-415	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	-1	-1	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (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	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	-4	-4	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(35), 36(1) point (10 (i) and 89 to 91 of ORI; Articles 36(1) point (i) (ii), 24(1) point (ii) (ii), 24(1) point (ii) (iii) and 29 to GR2; Articles 36(1) point (i) (iii) and 29(3) of GR2; Articles 36(1) point (ii) (iii) and 39(3) of GR2; Articles 36(1) point (ii) (iv) and 153(6) of GR2; Articles 36(1) point (ii) (iv) and 153(6) of GR2; Articles 36(1) point (ii) (iv) and 153(6) of GR2; Articles 36(1) point (ii) (iv) and 153(6) of GR2; Articles 36(1) point (iii) (iv) and 153(6) of GR2; Articles 36(1) point (iii) (iv) and 153(6) of GR2; Articles 36(1) point (iii) (iv) and 153(6) of GR2; Articles 36(1) point (iii) (iv) and 153(6) of GR2; Articles 36(1) point (iii)
	A.1.14.1	Of which: from securitisation positions (-)	0	0	-4	-4	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 (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	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 investment	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	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-2	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	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		-235	-25	-27	-30		Article 3 CRR
	_	(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHIX
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	0	0	0	0	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 (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	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)	449	405	406	406	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	475	475	475	475	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	-26	-70	-69	-69	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier I 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)	3,030	3,197	3,190	3,177	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	615	628	624	619	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	603	592	589	585	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-4	24	24	23	$ \begin{array}{c} \text{C 01.00 } ((9310, (0010) + \text{C 01.80} \\ ((9020, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9020, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9030, (0010) + \text{C 01.00 } ((9030, (0010) + \text{C } \\ ((9030, (0010) + \text{C 01.00 } ((9034, (0010) + \text{C }) ((9030, (0$	
	A.4.3	Tier 2 transitional adjustments	15	13	12	11	C 01.00 (r0880,c0010) + C 01.00	
		TOTAL RISK EXPOSURE AMOUNT					(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В		21,347	20,664	20,289	19,707	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.09%	13.51%	13.72%	14.06%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.20%	15.47%	15.72%	16.12%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.08%	18.51%	18.80%	19.26%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,581	2,793	2,784	2,771	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0))	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.09%	13.51%	13.72%	14.06%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Mamo Home		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
	tanaka astauta	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- acted on the formulas stated in column "CORES CODE", where notes that this might lead to difference to full	outstrought of steamst the re-	certing date are not taken into an		•		

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



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	17,258	16,425	15,928	15,328	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, c0226, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0040, c0226, s002) + C 08.0
Of which the standardised approach	8,445	7,849	7,386	6,969	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	6,104	5,858	5,817	5,778	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	2,110	2,070	2,145	2,034	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	130	124	119	111	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	123	118	113	107	C 07.00 (10090, dd220, 5001) + C 07.00 (10110, dd220, 5001) + C 07.00 (10130, dd220, 5001) + C 08.01 (10000, dd260, 5001) + C 08.01 (10000, dd260, 5001) + C 08.01 (10000, dd260, 5002) + C 08.01 (10000, dd260, 5002) + C 08.01 (10000, dd260, 5002) + C 08.01 (10000, dd260, dd260, 5002) + C 08.00 (10000) + C 08.00 (10000
Credit valuation adjustment - CVA	115	137	109	117	C02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	478	657	680	726	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	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, d960)*12.5+C 20.00 (r0010, d>50)*12.5+MAV(C 24.00(r0010, d090),C 24.00(r0010, d0100),C 24.00(r0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	2,022	2,022	2,100	2,100	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,022	2,022	2,100	2,100	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,350	1,305	1,359	1,329	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	21,347	20,664	20,289	19,707	

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 CVA)' and Securitisations' section.



2023 EU-wide Transparency Exercise P&L BAWAG Group AG

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	961	1,312	563	1,205
Of which debt securities income	72	106	42	90
Of which loans and advances income	671	1,013	401	852
Interest expenses	235	320	276	616
(Of which deposits expenses)	32	52	47	115
(Of which debt securities issued expenses)	49	80	47	101
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	27	3	9
Net Fee and commission income	234	309	76	153
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	-8	-26	-12	-39
Gains or (-) losses on financial assets and liabilities held for trading, net	24	55	18	72
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	23	-1	-8
Gains or (-) losses from hedge accounting, net	-18	-11	-3	-31
Exchange differences [gain or (-) loss], net	18	22	0	0
Net other operating income /(expenses)	-14	1	-2	-2
TOTAL OPERATING INCOME, NET	996	1,391	367	742
(Administrative expenses)	314	416	105	210
(Cash contributions to resolution funds and deposit guarantee schemes)	39	37	38	32
(Depreciation)	47	63	16	32
Modification gains or (*) losses, net	-4	-59	0	3
(Provisions or (-) reversal of provisions)	1	2	1	3
(Payment commitments to resolution funds and deposit quarantee schemes)	4	4	0	0
(Commitments and guarantees given)	-2	-2	0	1
(Other provisions)	-1	0	2	2
Of which pending legal issues and tax litigation ¹	0	0	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)	349	385	22	40
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	349	384	22	40
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	6	3	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	247	432	186	429
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	184	323	139	318
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	184	323	139	318
Of which attributable to owners of the parent	184	323	139	318
(1) Information available only as of end of the year				

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	/03/2023			As of 30	/06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	10,904				12,489				10,951				10,534				IAS 1.54 (i)
Financial assets held for trading	154	0	154	0	154	0	154	0	112	0	112	0	122	0	122	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	811	2	47	762	739	2	24	713	708	2	24	682	788	2	24	762	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	58	0	58	0	58	0	58	0	54	0	54	0	54	0	54	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,525	2,443	82	0	2,593	2,426	167	0	2,560	2,454	105	0	2,647	2,604	42	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	40,641				39,394				39,214				38,200				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	149	0	149	0	338	0	338	0	157	0	157	0	172	0	172	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-635				-619				-562				-600				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,410				1,402				1,347				1,235				
TOTAL ASSETS	56,017				56,549				54,541				53,152				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".

(mln	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	./03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽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	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	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	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	References
Financial assets at fair value through other	Debt securities	2,772	0	0	-1	0	0	2,803	0	0	-1	0	0	2,737	0	0	-1	0	0	2,826	0	0	-1	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	Debt securities	2,975	0	0	-1	0	0	3,169	0	0	-1	0	0	3,262	0	0	-2	0	0	3,295	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	36,036	1,354	679	-41	-112	-300	34,404	1,648	545	-38	-131	-251	34,117	1,673	546	-39	-132	-260	33,125	1,610	565	-34	-132	-273	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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

BAWAG Group AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	773	692	597	615	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	207	204	169	165	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,334	51,267	49,120	47,702	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	405	245	238	314	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-846	-891	-800	-780	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	276	285	284	283	IAS 37.10; IAS 1.54(I)
Tax liabilities	117	145	172	216	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	696	595	918	633	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	51,962	52,541	50,698	49,147	IAS 1.9(b);IG 6
TOTAL EQUITY	4,055	4,008	3,843	4,005	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	56,017	56,549	54,541	53,152	IAS 1.IG6

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



Breakdown of liabilities

BAWAG Group AG

(mln EUR)

			Carrying) amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		1,178	937	835	928	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	6,202	5,296	3,339	582	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,322	3,268	2,855	2,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,787	1,812	1,792	1,885	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,026	1,019	945	831	Annex V.Part 1.42(c),44(c)
Donasita	of which: Current accounts / overnight deposits	362	279	289	174	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,452	2,056	1,609	2,013	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,523	860	766	923	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,596	2,687	2,484	2,813	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,210	1,893	1,842	1,609	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,929	26,717	25,812	25,926	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,598	24,509	23,686	23,570	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,817	10,236	12,049	13,000	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	737	736	700	705	Annex V.Part 1.37
Other financial liabilities		199	192	196	192	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		51,719	52,408	50,124	48,795	



2023 EU-wide Transparency Exercise Market Risk

									DAWAG GI	ap / to												
	SA					1	M									11						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	ő	ő	0	ő							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ő	ő	ő	0							ő	0	ő	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	1 0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	I	0	Ö	Ö	0	0							0	0	0	0						
Commodities risk	0	0	ō	ō	ō	ō							ō	0	ō	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount													
	(min EUR, %)	11,230	14,205	51		12,300	15.774	57							
	Central governments or central banks Regional governments or local authorities	2.727	3,229	31		2,702	3,165	37							
	Public sector entities	2.131	1.325	259		2,105	1,302	257							
	Multilateral Development Banks	25	25	1.0		14	14	1.07							
	International Organisations	0	0	ō			0	ō							
	Institutions	4,069	3,508	1,329		4,060	3,501	1,354							
	Corporates	2,384	2,048	1,895		1,734	1,476	1,336							
		519	443	356		454	378	302							
	Retail	10,088	3,475	2,464		10,191	3,534	2,511							
Consolidated data	of which: SME	1,060	785	447		1,043	769	438							
Consolidated data	Secured by mortoages on immovable property	3,342	3,299	1,145		3,155	3,118	1,082							
		579	575	175		555	550	167							
	Exposures in default	368	229	268	128	348 78	216 78	254	122						
	Items associated with particularly high risk	721	721	5		/8 695	/8 694	117 69							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	/21	/21	/2		695	694	69							
	Collective investments undertakings (CIU)	646	630	462		552	537	381							
	Equity	360	319	503		379	342	442							
	Other exposures	431	431	104		424	424	97							
	Standardised Total ²	38,525	33,447	8,567	176	38,739	34,175	7,965	171						
		(2) Original exposure, unlike Exposure valu													

***Obsided accounts, utilise Econour value, is recorded before takins the account one office due to coold connection feature or coold rails estimated to be coold under the manual sorter to 2007 and connection feature.

***Described for field does not reflected the control under the feature and sorter to 2007 and connection and control of the control of the control of the control of c

					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
	(min FIE %).)	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 governments or central banks	10,588	10,123	51		11,721	11,736	57				
	Regional governments or local authorities	2,665	3,159	1		2,646	3,101	1				
	Public sector entities	1,836	1,114	217		1,814	1,094	216				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	183	178	42 281		181	175	48				
	Corporates	463 127	364 73	281		459 129	353 71	272 54				
	of which: SME Retail	4,415	1,342	920		4,425	1,330					
	of which: SMF	669	1,342	276		4,423	1,330	277				
AUSTRIA	Secured by mortgages on immovable property	1,087	1,072	370		1,074	1,061					
	of which: SME	237	235	67		226	224	63				
	Exposures in default	68	30	34	32	62	28	31				
	Items associated with particularly high risk	2	2	2		2	2	2				
	Covered bonds	82	82	8		82	82	8				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	2	2			2	2					
	Equity	70	70	78		59 375	59 375	49				
	Other exposures	384	384	74	38		375	66	,			
	Standardised Total ²				38							

Chicinal excours, unlike Exosice value, is recorded before taking into account any effect due to credit convenien factors or credit nix mitization technicuss (e.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general credit nix adjustments.

		(2) Total value adjustments and provisons per country of counterparty excludes those for securitisation exposures but includes general dredit risk adjustments.										
		Standardised Approach										
			As of 30/09/	2022			As of 31	/12/2022				
	41.00	Original Exposure ^s	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			
UNITED STATES	Comb of separametric Control and Table 10. No. No. No. No. No. No. No. No. No. No	0 0 0 0 642 1,044 943 11 116 10 0 0 0 0 25 20 20	0 0 0 0 542 868 869 1 1 1266 0 9 0 0 0 0 255	0 0 0 289 891 3522 72 0 0 4 0 0 0 0 333 340	3	0 0 0 0 566 544 33 864 0 0 16 76 0	0 0 0 5565 454 545 3385 0 0 0 10 75 0 0	449	5			
	Other evensures					0						

		(2) Total value adjustments and provision	is per country of counterparty of	oxiludes those for secustisation	exposures but includes general	credit risk adjustments.			
					Standardised A	proach			
			As of 30/09/	2022			As of 31;	12/2022	
		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 as provisions ²
GERMANY	Could be extraorded to Could be seen to the seen to the seen to be all substitutes which could not be seen to be all substitutes which could not be seen to be all substitutes which could not be substituted to be all substitutes and substi	437 177 173 174 444 155 156 157 157 157 157 157 157 157 157 157 157	479 177 173 0 9 442 1,851 259 812 358 2 2 36 0 0 0 7	0 0 35 0 22 29 99 196 153 129 108 108 3 4 0 0	55	461 177 171 0 968 451 264 1,456 340 122 123 124 137 0 0 0 0 2 2 2 3 4 1 3 4 1 3 1 3 1 3 1 3 1 1 3 1 1 3 1 1 1 1	461 177 171 0 600 418 1186 1,212 251 802 223 86 1 1 377 0 0	0 0 0 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	31		15	67		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		

		(2) Total value augustinists and provision	.,,,,,,,,,,,,,		.,				
					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		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
	(min EUR, %) Central governments or central banks	0	3,209	0		0	3,242	0	
	Regional governments or local authorities	0	0	0		0		0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	187	69		175	175	67	
	Corporates	9	0	0		0		0	
	of which: SME Retail	3.285	- 0	0		3,347			
	of which: SME	3,203	40	30		3,347	04	01	
NETHERLANDS	Secured by mortgages on immovable property	778	771	270		764	759	266	
	of which: SME		0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
i	Covered bonds	59	59	6		60	60	6	
i	Claims on institutions and corporates with a ST credit assessment	9	0	0		0	0		
i	Collective investments undertakings (CIU)	9	0			0	0		
i	Equity Other exposures	1	4	4					
	Other exosures Standardised Total ²	Ü	0	0					
	Standardised Total								

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	DAWAG Group AG								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	/12/2022	
		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
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	, and a	ő	o o		ŏ	ŏ	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	823	748	262		839	766	262	
	Corporates of which: SME	99	83	81		,	,	,	
	Retail	22	20	15		21	18	14	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
ONLINED NAMEDON	Secured by mortoaces on immovable property of which: SME	513	513	180		490	490	171	
	or which: SME Exposures in default	114	81	82	32	100	68	69	31
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	72	72	7		62	62	6	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0					
	Equity	o o	ő	0		ő	ŏ	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	Table 1			33				32

(ii) Dissipal communes untille Promotion value is recented helicon tables into accessor are affect due to noted recovarion factors or made and entirelation factors o

		(a) the rane equations and protecting be contralled to contralled the contralled expension expension to exceed the contralled to the contralled expension expension to the contralled expension to the									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		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	23	0		0	16	0			
	Regional governments or local authorities Public sector entities	9	0	0		0		0			
	Public sector entities Multilateral Development Banks	0		0				0			
	International Organisations	0	0	0		ō	i i	o o			
	Institutions	84	84	42		110	110	54			
	Corporates	23	0	0		16	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
IRELAND	of which: SME	0	0	0		0	0	0			
111201110	Secured by mortoages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	10	12	26	2	10	17	20			
	Exposures in default Items associated with particularly high risk	19	1,7	100	- 4	19	17	25			
	Covered bonds	, i		i o		ŏ	i i	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			
	Standardised Total ²				2				l —		

					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		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
FRANCE	Committee of the Committee of C	64 42 35 0 44 41 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95 42 33 6 6 6 6 6 7 7 7 7 7 7 7 8	8 8 7 7 7 0 0 0 1222 0 0 0 0 0 0 0 0 18 18 15 15 15 15 15 15 15 15 15 15 15 15 15	0	60 377 35 0 0 98 0 0 1 1 0 0 0 0 0 1 1 9 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	91 37 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 7 7 0 0 119 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·
	Standardised Total ²	Marian and a second			31				30

		(2) Total value adjustments and provision	s per country or counterparty	excludes those for securosation	exposures out incubes general	CHOIC TEX BOJUSCHERES.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31,	12/2022	
		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
	(mh BJR, %) Central governments or central banks	10	47	0			14		
	Central governments or central banks Regional governments or local authorities	29	***	0		2	14		
	Public sector entities	0	ō	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations			0		0			
	Institutions Corporates	82	82	4/		/8	/8	.59	
	of which: SME	0	i i	0		0			
	Retail	1	0	0		1	ō	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SIAIN	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	ů o	i i	ő	·	ő	ŏ	i o	Ů
	Covered bonds	61	61	6		61	61	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0		
I	Other exposures Standardised Total ²	0			•				
	Standardised Total*				0				

Control governments or central having Expenses Values Expens										
Control governments or control shared Control governments or local shared Control governments or local shared Control governments or local shared Control government or local governmen						Standardisc	d Approach			
Control governments or central hashes 11,129				As of 31,	03/2023			As of 30,	06/2023	
Control of operations for control shalls 11,372 41 42,254 42 43 13,272			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Raisoid Severements to final advantages 2,594 3,107 9 2,534 1,027 18										
Public section entities 2,000			11,194		47				48	
Meditable Development Enaise 14					9				8	
Terms resolved the eministration of the control o					258		1,/58	1,018	201	
Institution			14	14				14	0	
Consolidated data of the constraint of the const			4 209	2 650	1 204		2042	2 200	1 254	
Section Sect				1,550	1,227		1,416	1,221		
Consolidated data										
Consolidated data at a contract of the contrac									2 031	
CURSUNDICATE United Secured by membranes on immorphis property 3,207 3,166 1,307 3,166 1,904							783			
d	Consolidated data		3.207	3.168	1.102		3.177	3.145	1.094	
Tomas associated with nurticularly binh risk. 122 122 132 99 99 144 Convent broads. 665 66 572 572 67 Chimin on indibitations and conventate with a 5T credit assessment. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			504	500			473	470	141	
Covered boods		Exposures in default				114				108
Claims on inexitations and convortes with a 5T credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Items associated with particularly high risk								
Collective investments undertakings (CIU) 527 522 369 505 500 356			685	685	68		673	672	67	
			0	0	0		0	0	0	
	ı									
		Equity		329	427				301	
	ı									141
Standardined Total ² 35,559 30,657 7,074 151 35,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 30,559 3	L									141

					Standardisc	d Approach				
			As of 31,	/03/2023			As of 30/	As of 30/06/2023		
	(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 as provisions ²	
	Central governments or central banks	10,375	9,887	47		10,203	9,710	48		
	Regional governments or local authorities	2,537	3,043	1		2,460	2,965	1		
	Public sector entities	1,795	1,096	216		1,466	808	159		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	186	180	46		167	161	42		
	Corporates	466	445	308		390	417	282		
	of which: SME	137	77	59		124	76	58		
	Retail	3,831	681	466		3,996	696	477		
AUSTRIA	of which: SME	428	245	140		463	249	142		
AUSTRIA	Secured by mortgages on immovable property	1,073	1,061	367		1,072	1,061	367		
	of which: SME	203	202	57		196	195	55		
	Exposures in default	62	30	35	26	59	30	36		
	Items associated with particularly high risk	3	2	4		1	1	2		
	Covered bonds	82	82	8		80	80	8		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	2	2	0		2	2	0		
	Equity	59	59	49		63	63	58		
	Other exposures	391	391	69		355	355	68		
	Standardised Total ²				31					

31

(1) Original appearus, untile Exposure value, is reported before taking into account any effect due to ovell convention factors or credit rais mitigation techniques (u.g. substitution effects).
(2) Total value adjustments and provisions per country of contraparty excludes those for securitations appeares but includes general credit this adjustments.

		(2) Total Value aspatitions in	a provinces per country or cor	anapaty escapes orass for se	curosation exposures out incu	an yerne orac rec aquicine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		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
UNITED STATES	South of sourcement is control a least of the Control and Control	0 0 0 0 627 556 194 884 0 0 0 15 119 0 0 18 8 119 119 119 119 119 119 119 119 11	0 0 0 0 527 469 194 884 0 0 0 122 118 0 0 0 0 128 138 188 188	0 0 0 266 440 440 648 648 0 0 0 17 177 27 0 0 23 23 23 25 25 25 25 25 25 25 25 25 25 25 25 25	3	0 0 0 0 0 0 331 468 228 925 0 0 0 17 97 97 97 97 97	0 0 0 522 403 227 905 0 0 14 99 99 90 14	0 0 0 0 2589 3589 1922 679 0 0 0 20 144	2
	Other exposures Standardised Total ²		-		13				

(3) Original exposure, untille Drossure value, in reported before taking into account any effect due to credit convenient fictions or credit side indigation techniques (e.g. substitution effects).

(3) You're value adjustments and provisions per country of counterparty excludes those for excentration exposures but schizologic general credit risk adjustments.

		(4) 100 100 100		annipary encouses once for se						
					Standardise	d Approach				
			As of 31,	03/2023		As of 30/06/2023				
		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 a provisions ²	
	(min BUR. %) Central governments or central banks	725	725			584	584	0		
	Central governments or central banks Regional governments or local authorities	17	17			16	16			
	Public sector entities	172	172	34		173	173	35		
	Multilateral Development Banks						0	0		
	International Organisations	i o	i i	i o		i i	0	i o		
	Institutions	983	615	239		963	594	240		
	Corporates	433	392	359		406	364	333		
	of which: SNE	172	157	123		160	144	113		
	Retail	1,353	1,124	801		1,285	1,062	758		
GERMANY	of which: SNE	308	232	131		287	211	120		
GERMANI	Secured by mortgages on immovable property	805	788	274		776	763			
	of which: SME	298	295	93		275	272	85		
	Exposures in default	149	94	120	53	146	97	127		
	Items associated with particularly high risk	1	1	2		1	1	2		
	Covered bonds	37	37	4		13	13	1		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0		
	Collective investments undertakings (CIU) Equity	0		83		40	46	46		
	Other exposures	83	0.3	17		17	17	22		
	Standardicad Total ²	10	10		65			**		

		(2) Total value adjustments an	a provisions per country or co	unserparty excudes tridse for se	cuntration exposures out inou	(2) Total value adjustments and provisions per country of counterparty excludes those for excurtisution exposures but includes general credit risk adjustments.												
					Standardise	d Approach												
			As of 31,	/03/2023			As of 30;	06/2023										
		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 BJR. %) Central governments or central banks	0	3,230	0		0	3,205	0										
	Regional governments or local authorities	0	0	0		0	0	0										
	Public sector entities	0		0		0	0	0										
	Multilateral Development Banks	0		0		0	0	U										
	International Organisations Institutions	180	180	- 0		190	190	74										
	Corporates	100	100	,0		190	190	/4										
	of which: SME	0		0		0	0	0										
	Retail	3.249	6	5		3,222	7	5										
NETHERI ANDS	of which: SME	0	ō	0		0	ė ė	ō										
NETHERLANDS	Secured by mortgages on immovable property	856	847	296		865	858	300										
	of which: SME	0	0	0		0	0	0										
	Exposures in default	0	0	0	0	0	0	0	0									
	Items associated with particularly high risk	0	0	0		0	0	0										
	Covered bonds	60	60	6		60	60	6										
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	U										
	Collective investments undertakings (CIU) Equity																	
	Other exposures	0		0			0	0										
	Standardised Total ²	Ů		Ů	0			Ů	0									
	Standardised rotal																	

O (3) Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.



	DAWAG Group AG								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(rein EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0 0 755	0 0 682	0 0 245		0 0 713	0 0 638	0 0 245	
	Corporates of which: SME Retail	7 0 20	7 0 18	7 0 13		42 0 19	42 0 17	42 0 12	
	of which: SME of which: SME of which: SME	0 466 0	0 466 0	0 163 0		0 458 0	0 457 0	0 160 0	
	Exposures in default Items associated with particularly high risk Covered bonds	102 0 62	72 0 62	72 0 6	30	92 0 52	61 0 52	62 0 5	30
Cla Co Eo	Claims on inutitutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0	
	Other excosures Standardised Total ²	(0.6)			31		•		31

		(2) Total value adjustments an	a provisions per country or co	unepary encouse order or a	LUIDING OPPOSITE OF THE	an general creat risk aujustine			
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		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
IRELAND	Genital consensation of control and man (10. %). Genital conversation is local substitutes. Public sector emitties. Public sector emitties. Ministration of control and man (10. %). Institution of control and man (10. %). Common data of which: Self. Mark of which: Self. Sector of the meditation of control and man (10. %). Sector of the meditation of control and man (10. %). Sector of the meditation of control and the meditation of control and (10. %). Sector of the meditation of control and the self control and (10. %). Control books Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 116 0 0 0 0 0	3 0 0 0 0 0 115 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0			0				

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		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
FRANCE	Control of	61 38 35 0 0 0 400 0 1 1 0 0 0 0 1 1 1 1 2 3 3 3 5 400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 38 35 0 0 0 0 0 0 0 0 0 159 159	0 8 7 0 0 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		61 37 35 0 0 352 0 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	92 37 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 7 7 0 0 109 0 0 0 0 0 159 159 159 151 151 151 151	
	Standardised Total ²				10				9

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oredit convenien factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for exacutivation exposures but includes general credit risk adjustments.

		(4) тове вырышены вы розвили ре-салиту от солитеры у вызоне это выливали въромен оси посымення выполня выполня вырышены.												
					Standardise	d Approach								
			As of 31,	03/2023			As of 30,	/06/2023						
		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 BJR, %) Central governments or central banks	0	15				16	0						
	Regional governments or local authorities	2	2	ō		1	1	ō						
	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	74	74	37		96	96	48						
	Corporates	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Retail	1	0	0		1	0	0						
SPAIN	of which: SME	0	0	0			0	0						
	Secured by mortgages on immovable property of which: SME	0	0	0			0	U						
	Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	i i	0	ō	_	i i	i i	ō						
	Covered bonds	62	62	6		62	62	6						
	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						
	Standardised Total ²				- 0									

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
				As of :	10/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	******		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0	0 0	0	0	0	0	0	0	0
	Institutions Corporates	10.976	134	10.059	6.105		106	10.431	77	0 9.553	5.858	0	119
	Corporates - Of Which: Specialised Lending	5.687	103	5,423	3,265	0	20	5.322	53	5.067	3,131		119
	Corporates - Of Which: SME	577	4	357	182	0	5	563	4	352	171	0	4
	Retail	12.509	277	10.942	2.110	ō	214	12,224	210	10,707	2.070	ō	177
	Retail - Secured on real estate property	7,116	53	6,965	992	0	30	6,985	50	6,852	971	0	28
Consolidated data	Retail - Secured on real estate property - Of Which: SME	252	7	247	58	0	4	265	7	239	63	0	4
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	6,863	46	6,718	935	0	27	6,720	43	6,613	909	0	24
	Retail - Qualifying Revolving	3,183	48	1,827	307	0	38	3,156	35	1,802	302	0	30
	Retail - Other Retail	2,211	177	2,150	811	0	145	2,083	125	2,054	797	0	119
	Retail - Other Retail - Of Which: SME	179	13	142	83	0	10	147	11	134	81	0	10
	Retail - Other Retail - Of Which: non-SME	2,032	164	2,008	728	0	135	1,936	114	1,920	715	0	109
	Equity	25	0	19	130			25		19	124	0	
	Other non credit-obligation assets				468						524		_
	IRB Total ²				8,813						8,576		

(1) Original exposure, untile Exposure value, a reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., authorition effects).
(2) 1883 Tack does not include the Secretarisation position unlike in the results price to the 2019 earcise.
(3) Only the most invariance convenies are disclosed. These have been selected under the following in unifor Countries of counterparty covering up to 59% of total original exposure or Top 50 countries ranked by original exposure, calculate

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	2.105	73	1,472	0 793	0	40	0 2.157	0 21	1,550	0 816	0	0 43
	Corporates - Of Which: Specialised Lending	59	25	59	793 39			58	21	1,330 58	34		0
	Corporates - Of Which: SME	554	4	334	174	0	4	541	4	330	167	0	4
	Retail	12,439	270	10.875	2.093	ō	209	12.157	205	10.644	2.053	ō	173
	Retail - Secured on real estate property	7,079	52	6,929	986	0	30	6,950	50	6,817	964	0	28
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	250	7	245	57	0	4	264	7	238	62	0	4
AUSTRIA	Retail - Secured on real estate property - Of Which: non-S		45	6,684	928	0	27	6,686	43	6,580	902	0	24
	Retail - Qualifying Revolving	3,173	47	1,820	304	0	38	3,146	34	1,795	299	0	30
	Retail - Other Retail	2,187	172	2,126	803	0	141	2,061	121	2,032	789	0	115
	Retail - Other Retail - Of Which: SME	177	12	140	83	0	9	145	10	132	81	0	9
ĺ	Retail - Other Retail - Of Which: non-SME	2,010	160	1,986	720 67	0	132	1,915	111	1,900	708	0	106
ĺ	Equity		0		6/			0	0		61	-	-
1	Other non credit-obligation assets												

(5) 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 Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		4,196	0	3,980	2,488	0	6	3,756	0	3,591	2,266	0	17
		Corporates - Of Which: Specialised Lending	2,823	0	2,607	1,609	0	2	2,424	0	2,261	1,399	0	13
		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
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OMTED STATES		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0			0
		Retail - Qualifying Revolving Retail - Other Retail	0	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			
	Facilities.	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0	0	10		0
	Equity Other nor	credit-obligation assets		0	- 2				3	0	3	10		
	IRB Total													

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

	ı			IRB Approach												
				As of	10/09/2022					As of :	31/12/2022					
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments			
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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			
	Corporates	1,042	8	1,024	501	0	9	1,033	4	1,020		0	5			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	348 18	0	331 18	176	0	0	328 18	0	316 18	197	0	0			
	Corporates - Of Which: SME Retail			20	3	0				18	3					
	Retail - Secured on real estate property	20 12	1	12	5	0	1	19 11	1	18	5	Risk exposure amount Of which: defaulted	1 0			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	12	0	12	2	0	0	11	0	- 11	3	0				
GERMANY	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-St	111	0	11	2	0	0	11	0	iı	2		0			
	Retail - Qualifying Revolving	11	0		2	0	0	11		- 11	2					
	Retail - Other Retail	ź	1	å	2	0	1	É	1	÷	2		1			
	Retail - Other Retail - Of Which: SME	i	i	ĭ	n	0	i	í	i	í	n	0	i			
1	Retail - Other Retail - Of Which: non-SME	ŝ	n	Ġ	-	0	i i	ŝ	n	ŝ	5	0				
	Equity	18	0	12	43	0	0	17	0	11	47	0	0			
1	Other non credit-obligation assets	20	Ů				Ů	- 17		- 11		Ů				
1	IRB Total															

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of :	0/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ^t		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 144	0	143	0	0	0	0 92	0	90	0 37		0
	Corporates - Of Which: Specialised Lending	55	0	54	30		0	41	0	40	24		
	Corporates - Of Which: SME	33	0	91	30		0	41	0	90	0		
	Retail	i	0	ĭ	0	0	0	i	0	1	i	0	ů
	Retail - Secured on real estate property	i	ō	i	ō	ō	ō	1	ō	i	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0		
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												_
	IRB Total												

(5) Orisinal emosure, unlike Emosure value, is reported before takina into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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	541	96	541	383	0	20	527	47	527	406	0	25
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	222	96	222	87	0	18	220	47	220	120	0	24
	Corporates - Ut Which: SME Retail	2	0	2	3		0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	1		0	2	0	2		0	
	Retail - Secured on real estate property - Of Which: SME		0	2	0		0		0	2			
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	2	0	ĭ	i	0	0	2	0	1	0	0	ů
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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 Corporates - Of Which: Specialised Lending	1,351 1,351	7	1,320 1.320	761 761	0	3	1,319 1.319	6	1,288 1.288	744 744	0	3
	Corporates - Of Which: SPECialised Centuring	1,331	,	1,320	701		3	1,319		1,200	744	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ŏ	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
TOTI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-	57 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 Other non credit-obligation assets		0		U			0	0		U		
	IRB Total												
	IRB fotal												

								IRB Ap	proach					
					As of :	30/09/2022					As of	31/12/2022		
		Or	riginal Exp	oosure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions		0	0 0	0 0	0	0 0	0 0	0	0	0	0	0 0	0 0
	Corporates - Of Which: Specialised Lending		156 16	0	156 16	65	0	0	99	0	99	38	0	0
	Corporates - Of Which: SME	i i	0	0	0	ó	0	0	ő	0	ů	ō	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate pro	nerty - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate pro			ō	ő	o o	0	ő	ő	ō	ő	ő	0	ő
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: S		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: n		0	0	0	0	ő	0	0	0	ő	0	ő	ő
	Equity		0	0	ō	1	0	0	0	0	0	i	0	0
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0 566	0	0 26	0	0	0	0 556	0	0 25
	Corporat		720 511	0	702 511	395		26 16	775 643	0	720 602	556 448		15
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	511	0	511	395		16	643	0	602	948		15
	Retail	cu paracu - or milor. 3-sc	1	0	ĭ	0	0	0	i	0	ĭ	0	0	0
		Retail - Secured on real estate property	1	ō	i	ō	ō	ō	1	ō	i	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0		0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	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		U			0	0		U		
		n credit-obligation assets												
	IRB Total													

Distinal emosure, unlike Eucosure value, is recorted before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effect).

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutions Corporates	10.352	74	9,495	5.817	0	118	10.419	73	9,449	5.778	0	0
	Corporates - Of Which: Specialised Lending	5.107	53	4,890	3,002	0	55	5,151	53	4.894	3,024	0	43
	Corporates - Of Which: SME	527	2	317	171	ō	3	365	1	275	151	ō	3
	Retail	12,127	219	10,621	2,145	0	171	11,950	239	10,479	2,034	0	165
	Retail - Secured on real estate property	6,839	48	6,730	1,027	0	27	6,698	55	6,611	939	0	26
Consolidated data	Retail - Secured on real estate property - Of Which: SME	257	7	234	59	0	4	247	7	228	58	0	4
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	6,582	41	6,496	968	0	23	6,451	48	6,384	881	0	22
	Retail - Qualifying Revolving Retail - Other Retail	3,221 2,067	38 133	1,849	324 794	0	30	3,209 2,043	40	1,847 2.021	324 772	0	29
	Retail - Other Retail - Of Which: SMF	2,067	133	2,042	/94 83	0	114 10	2,043	143 11	2,021	82	0	110
	Retail - Other Retail - Of Which: sine Retail - Other Retail - Of Which: non-SME	1.921	121	1907	711	0	105	1.901	132	1.890	690		101
	Foulty	74	0	19	119	ŏ	103	24	0	19	111	, i	101
	Other non credit-obligation assets			.,	461	ŭ					435		
	IRB Total ²				8.542						8,359		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to receit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) 18R Total does not include the Servizitation noristion unlike in the results not not the 19/19 exercise

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min ELR, %)		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 Corporates	2,200	0	0 1.587	0 834	0	47	0 2.113	17	0 1.453	0 692	0	0 27
	Corporates - Of Which: Specialised Lending	57	18	1,587	33		42	41	1/	1,453	26	0	2/
	Corporates - Of Which: SME	510	2	299	33 163		2	41 348	0	41 257	26 144		0
	Retail	12.061	213	10.558	2.128	0	166	11.885	233	10.417	2.018	0	161
	Retail - Secured on real estate property	6,804	48	6.697	1.020	ō	27	6,665	55	6,578	932	ō	26
	Retail - Secured on real estate property - Of Which: SME	255	7	233	58		4	245	7	226	58	0	4
AUSTRIA	Retail - Secured on real estate property - Of Which: non-		41	6,464	961	0	23	6,419	48	6,352	874	0	22
	Retail - Qualifying Revolving	3,211	37	1,842	322	0	29	3,198	40	1,839	321	0	29
	Retail - Other Retail	2,046	127	2,020	786	0	110	2,022	138	2,000	765	0	106
	Retail - Other Retail - Of Which: SME	146	10	133	83	0	9	141	10	130	82	0	8
	Retail - Other Retail - Of Which: non-SME	1,900	117	1,887	703	0	102	1,881	128	1,870	683	0	98
	Equity	0	0	0	57	0	0	0	0	0	50	0	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central be Institutio Corporate Retail	is Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	0 0 3,528 2,217 14 0 0	0 0 0 0 0 0	0 0 3,411 2,100 14 0	0 0 2,193 1,290 6 0	0 0 0	0 0 17 13 0 0	0 0 3,702 2,402 14 0	0 0 0 0 0 0	0 0 3,531 2,231 14 0	0 0 2,326 1,391 6 0	0 0 0 0 0 0 0	0 0 5 1 0
UNITED STATES	Equity	Retail - Sourced on real estate property - Of Which; SME Retail - Sourced on real estate property - Of Which; non-SI Retail - Qualifying Revolving Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME credit-obligation assets	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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
	Corporates	1,120 324	4	1,110	593 196	0	5	1,202 325	3	1,159	624	0	5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	329	0	315	196	0	0	343	0	319	198	0	0
	Retail	18		18				17		17			
	Retail - Secured on real estate property	18	1	18	5	0	0	17	1	17	5	0	1
	Retail - Secured on real estate property - Of Which: SME	11		11	3		0	11		0	3		0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	10		10	2		0	10	0	10	2	0	0
	Retail - Qualifying Revolving	2		10			0	20	0	10		0	0
	Retail - Other Retail	ŝ	i	ŝ	2	0	1	ŝ	1	ŝ	2	0	1
	Retail - Other Retail - Of Which: SME	í	î	í	ō	ı ö	i	ĺí	ô	í	ō	ő	l ô
	Retail - Other Retail - Of Which: non-SME	5	ō	5	2	ō	ō	4	ō	4	2	o o	0
	Equity	17	0	11	42	0	0	17	0	11	42		0
	Other non credit-obligation assets			- 11									
	IRB Total												

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

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		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 Institutions	0	0	0	0	0	0	0 0	0	0	0	0	0
	Corporates	112	ő	100	44	ő	ő	108	ő	108	49	ő	0
	Corporates - Of Which: Specialised Lending	41	0	39	23	0	0	36	0	36	21	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1		1	0		0	1		1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	0	0		0	0	0	0			0	0	0
	Retail - Qualifying Revolving	ô	ő	ô	o o	ő	ő	ō	ő	ô	ő	ő	ő
	Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0		0	0	0	0
	Other non credit-obligation assets IRB Total												
	IKB lotal												

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

Credit Risk - IRB Approach BAWAG Group AG

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	47	0 527	0 407	0	0	0 531	0 47	0	0 390	0	0
	Corporates	528 219	47	218	120	0	25 24	219	47	531 219	390 119		25 24
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	219	4/	218	120	0	29	219	4/	219	119	0	24
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	i	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	2	0	1	0	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		iks 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		1,346	6	1,301	774	0	3	1,288	6	1,247	727	0	3
		Corporates - Of Which: Specialised Lending	1,346	6	1,301	774	0	3	1,287	6	1,246	726	0	3
		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
IRELAND		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
INCOMIND		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 0	0	0	0	0	0 0	0 0	0	0	0	0	0
	Corporates	99	0	99	40		0	100	0	100	37	0	0
	Corporates - Of Which: Specialised Lending	0	0	n n	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIONICE	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0		0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	ŏ	ı ö	ŏ	ō	1 0	ő	ő	0	ŏ	ō	ı ö	0
	Equity	ō	ō	i i	1		ō	ō	ō	ō	1	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	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	763	0	709	510	0	25	710	0	661	491	0	25
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	629	0	591	407	0	15 0	576	0	543	389		15
	Corporates - Ut Which: SME Retail		0		0		0		0		0	0	0
	Retail - Secured on real estate property	1	0	1	0		0		0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0		0		0		0		0		ů
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh	1	0	i	0	0	0	ĭ	0	1	0	0	o o
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	o o	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
1	IRB Total												



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
					The second of th	see by accounting por aon				Delivatives mai	negative ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonmai	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[17	17	0			17	0	0	0	0	789		0
[1Y - 2Y [55	52 52	0			50 50	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Austria	200 769	200	0			79 198 19765	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		1,723 2,936	1,722				1,718 2,923		75 75	0	10 3	5 83 878		0
[0 - 3M [[3M - 1Y [2,936	0 0	0			0 0	0	0 0	0	0	0 0		0 43
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	77	77 77 0	0	0		77	0	0	0	0	0		0
[5Y - 10Y [[10Y - more			0 9	o o	(0	0	0	0	0	0		0
Total [0 - 3M [3M - 1Y [1Y - 2Y		85	85	0	0		85	0	0	0	0	0		0
	Bulgaria													
127 - 37 137 - 57 157 - 107 1107 - more Total														
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [Denmark													
Total f 0 - 3M f														
3M - 1Y 1Y - 2Y 2Y - 3Y	Estonia													
[3Y - 5Y [5Y - 10Y	Estonia													
Total														



General governments exposures by country of the counterparty

				BAWAG Group AG										
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or 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 [Finland													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	France	0 0 60 3 3 3 3 34	0 0 0 0 3 3 35 34	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 35 34	0 0 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 [Germany	10 1 10 2 4 6 0	10 1 10 2 4 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	10 6 6 0 0	0 1 2 2 4 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 - 3M	Croatia													
[3M - 1Y [Greece													
100 - more	Hungary													
[3M - 1Y [Ireland													
Toy - more	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

				BAWAG Group AG										
							As of 31/12/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or 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 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M	Netherlands													
[3M - 1Y [Poland	25 22 20 0 0	25 27 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 27 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	(
130Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tests]	Portugal													V
TOY - more	Romania													
Toy - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

			BAWAG Group AG											
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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
To - 3M	Spain	0 2 0 0 0 0	0 2 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	000000000000000000000000000000000000000	0 2 0 0 0 0 0	000	0 0 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 [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Sweden													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	United Kingdom													
To - 3M	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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		
Total [0 - 3M	Norway				v		·			v	·	·		
[0 - 3M [Australia													
TOY - more Total	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

				BAWAG Group AG										
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M	u.s.													
[0 - 3M [China													
[0 - 3M	Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-designative financial or	ssets by accounting portfolio		Derivatives with po	sitivo fois valvo	Double Stive of with	n negative fair value	Off-balance s	heet exposures	
					Non-derivative infancial as	ssets by accounting portions		Derivatives with po	Stuve fall value	Derivatives with	i negative ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0		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 - 3M [Others	6	0 0 0 0 0 5 6 6	0 0 0 0 0			0 0 0 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

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

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



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	0	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	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	36 55 9 185 746 1,67 2,298	1,673	0 0 0 0 0			38 7 56 9 9 181 746 1,669 2,786	0 0 0 0 0 0 3	0 0 0 0 0 75 75	0 0 0 0 0 0	0 4 0 0 10 3	687 0 0 0 0 5 67		0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Belgium	() () () () () () () () () ()	0 0 76 5 76 0 0 0 0 0 0 0 0 0 0 8 8	000000000000000000000000000000000000000			0 0 76 0 76 0 0 0 0 0 0 0 0 0 0 8	0	000000000000000000000000000000000000000	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 - 3M [Bulgaria	-		·			04	ū				J		
Total [0 - 3M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

				BAWAG Group AG										
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or 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 [Finland													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f [10Y - more Total	France	0 0 66 3 3 35 34	0 0 1 0 3 3 35 34	0 0 0 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 0 0 35 34	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Germany	0 1 2 3 3 6 0	0 1 9 2 3 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	(6)	0 1 2 2 3 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 - 3M [Croatia													
[3M - 1Y [Greece													
10Y - more	Hungary													
[3M - 1Y [Ireland													
Toy - more	Italy													
Total Tota	Latvia													



General governments exposures by country of the counterparty

		BAWAG Group AG												
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min-Eort)				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1				near to adding	through profit or loss	comprehensive income	dinoraza cax							
[0 - 3M [Lithuania													
Total [0 - 3M [13M - 1Y f 11Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Luxembourg													
[0 - 3M [Maita													
10 - 3M	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland	27 0 0 0 0 0	27 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	27 0 0 0 0	0 0 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	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	
Total Tota	Portugal									,				
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more	Romania													
Total Tota	Slovakia													
0 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia													



General governments exposures by country of the counterparty

			As of 30/06/2023											
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	Ì
	(IIIII EUK)				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos			negative fair value	Off-balance sh		
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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
Total 0 - 3M 1 3M - 1 Y 1 3Y - 2 Y 2 Y - 3 Y 1 3Y - 5 Y 1 5Y - 10 Y 1 10 Y - more Total 0 - 3M 1 3M - 1 Y 1 3Y - 2 Y	Sweden													
13Y - 5Y 15Y - 10Y 10Y - more	United Kingdom													
TO - 3M	Iceland													
27 - 34' 33' - 54' 55' - 109' 150' - 109' 100' - 109' 10 - 3M 3M - 14' 12 - 24' 12 - 34' 13' - 54' 15' - 109' 100' - 101 101	Liechtenstein	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	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway						Y	•		,	,	, and the second	· ·	
0 - 3M 1 3M - 1 Y	Australia													
[0 - 3M [Canada													
0 - 3M 3M - 1 Y	Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	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 [Japan													
[0 - 3M [U.S.													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	China													
Total	Switzerland													
f10V - more	Other advanced economies non EEA													
Total [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

							BAWAG Group AG							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance s	heet 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 [Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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 5 0 0		0	6	000000000000000000000000000000000000000	000000000000000000000000000000000000000		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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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 BAWAG Group AG

					As of 30/09/2022									As of 31/12/2022				
		Gross c	carrying amount/ Nomi	al amount		Accumulated in value due to cre	spairment, accumulated r adit risk and provisions	negative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	al amount		Accumulated imparts of the communication of the com	pairment, accumulated ne dit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performin	o ¹	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	e e	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s	
(min BUR) Cash balances at central banks and other demand deposits	10,78									12,351								
Debt securities (including at amortised cost and fair value)	5.82									6.067							,	1 1
Central banks	,,									,,,,,		-					-	
General governments	28	10					0	0		243		-						
Credit institutions	2,21	2 0		0 1			0	0	0	2,290		0						
Other financial corporations	2,52			0 (1	0	0	2,757		0						
Non-financial corporations	80	15 0		0 0	0		1	0 0	0	777		0						0
Loans and advances(including at amortised cost and fair value)	38,27	4 149	75	7 752	679	14	1 32:	300	192	36,794	149	620	620	545	160	271	251	219
Central banks							0	0										
General governments	3,06	10		0 (0		0	0	0	2,960	0	0						0
Credit institutions	1,29	0		0 (0		0	0	0	882	0	0				0		0
Other financial corporations	3,44	5	:	16 11	16		4 :	8	0	2,983	1	18	18	18	3	9		4
Non-financial corporations	10,39									10,023		203	201	19			_	
Non-financial corporations	10,39	10 22	1 1	251	252		9	0 80	88	10,023	14	203	20:	19:	/1	. 89	84	94
of which: small and medium-sized enterprises	69	13 13		2 19	157		2 4	5 43	86	720		103	100	· ·		41	36	50
				-										_				
of which: Loans collateralised by commercial immovable property	41	9 0	1	14 11	114		0 1	8 18	87	2,020		117	117	113	14	41	40	69
Households	20,09	122	4	47	411	7	7 22	3 206	104	19,945	134	398	396	334	85	174	159	122
of which: Loans collateralised by residential immovable property	10,49	12 37	1	11 11:	74	2	2 1	5 10	96	14,224	44	140	140	102	22	31	25	106
																		1
of which: Credit for consumption	6,76	9 73	3	33	288	6	0 18	2 171	29	6,615	81	267	267	224	65	138	128	40
DEBT INSTRUMENTS other than HFT	54,88	0 149	75	7 752	679	14	3 32:	1 300	192	55,212	149	620	620	545	162	271	251	219
OFF-BALANCE SHEET EXPOSURES	9,45	5	I .	4 14				3 2		9,439		7			- 11	2		
	2,43		1	1	1	1	1		i *	3,433		•	1	1	1	1		1 1

Performing and non-performing exposures BAWAG Group AG

								DAWAG	агоар жа												
					As of 31/03/2023				As of 30/06/2023												
		Gross car	rying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and		Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶						
		Of which performing but past due >30 days		Of which non-performing	<i>r</i>	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of which	non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures				
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Спроизва	Of which Stage 3 ^s			and <=90 days	Of wh	nich: defaulted	Of which Stage 3 ^s	exposures		Of which Stage 3 ^s					
(min EUR) Cash balances at central banks and other demand deposits	10,838				0	0			10,409		0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	6,092				0	3	0		6,214		0	0	0	3	0	0					
Central banks		0	0		0			0			0	0	0	0	0	0	0				
General governments	208	0	0	0	0	0		0	199	0	0	0	0	0	0	0	0				
Credit institutions	2,285	5 0	0	0	0	0		0	2,261	0	0	0	0	0	0	0	0				
Other financial corporations	2,793	3 0	0	0	0	1	0	0	2,912	0	0	0	0	1	0	0	0				
Non-financial corporations	807	7 0	0	0	0	1	0	0	842	0	0	0	0	1	0	0	0				
Loans and advances(including at amortised cost and fair value)	36,522	162	620	613	546	162	279 26	203	35,584	173	637	637	565	158	289	273	207				
Central banks		0	0	0	0	0		0			0	0	0	0	0	0	0				
General governments	2,911	1	1	1	1	0	9	0	2,827	2	1	1	1	0	0	0	0				
Credit institutions	94	4 0	0	0	0	0	0	0	814		0	0	0	0	0	0	0				
Other financial corporations	2,979	5	17	16	16	5	9	9 2	2,456	5 1	18	18	17	3	7	7	s				
Non-financial corporations	9,971	17	182	179	174	71	84 8	76	9,823	16	176	176	171	72	85	83	74				
of which: small and medium-sized enterprises	713	12	81	81	78	4	37	32	675	12	78	78	75	3	40	38	28				
of which: Loans collateralised by commercial immovable property	1,994	0	92	90	89	21	37	7 49	1,891		87	87	87	32	40	40	44				
Households	19,721	142	421	418	356	86	185 17	125	19,665	154	443	443	376	82	196	183	128				
of which: Loans collateralised by residential immovable property	14,097	7 58	144	144	107	24	32	5 109	14,050	61	144	144	106	23	30	26	112				
of which: Credit for consumption	6,555		285	282	240	66	147 13	7 41	6,525	84	307	307	263	63	156	147	45				
DEBT INSTRUMENTS other than HFT	53,453	162	620	613	546	165	279 26	203	52,207	173	637	637	565	161	289	273	207				
OFF-BALANCE SHEET EXPOSURES	9,216			8	7	12	2	. 0	9,325		8	8	5	13	3	1	0				

The first deathful and completing appearance planes due to the City (1) of significant (20) to \$15,2021 (200) to the completion of the City (1) of significant (20) to \$15,2021 (200) to the completion (200) to the completion of the City (2) of significant (20) to \$15,2021 (200) to the City (200) to t



Forborne exposures

			As of 31/12/2022									
		ng amount of vith forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit 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 nonperforming 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)	О	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	433	188	87	74	181	53	465	195	94	79	240	92
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	2	2	2	2	0	0	6	6	3	3	3	3
Non-financial corporations	169	135	54	50	57	45	162	131	53	51	91	77
of which: small and medium-sized enterprises	67	63	17	17	46		66	63	17	17	47	
Households	262	51	31	21	124	9	296		37	25	146	12
DEBT INSTRUMENTS other than HFT	433	188	87	74	181		465		94	79		
Loan commitments given	7	4	1	1	1	0	5	0	0	0	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

¹⁰For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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

BAWAG Group AG

			As of 31/	03/2023			As of 30/06/2023									
		ing amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			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	Collateral and fina received on ex forbearance	posures with				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	О	0	0	o	0	0	0	0	0	o	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)	556	182	111	80	259	69	435	187	94	83	187	70				
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	7	6	5	5	0	0	9	9	3	3	4	4				
Non-financial corporations	263	116	69	49	126	58	144	113	52	52	59	53				
of which: small and medium-sized enterprises	45	42	14	14	27		41	40	17	17	22					
Households	286	60	37	26	132	12	283	65	38	28	124	13				
DEBT INSTRUMENTS other than HFT	556	182	111	80	259		435	187	94	83	187					
Loan commitments given	11	2	0	0	3	0	19	0	2	1	2	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

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

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

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
BAWAG Group AG

			AS 01 3	0/09/2022					AS OF	31/12/2022					AS 01 3	L/03/2023					As of 30	0/06/2023		
	Gross carrying amount					Accumulated	Gross car	ying amount	g amount			Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of whic non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
B Mining and guarrying	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
C Manufacturing	1.031	16	16	1.031	37	0	946	14	14	946	37	0	1.004	15	15	1.004	36	0	892	14	14	892	20	0
D Electricity, gas, steam and air conditioning supply	161	2	2	160	1	0	188	3	3	187	1	0	239	3	1	239	1	0	233	2	2	233	1	0
E Water supply	463	0	0	409	0	0	467	0	0	413	0	0	463	0	0	413	0	0	460	0	0	410	0	0
F Construction	138	28	28	138	11	0	197	28	28	197	12	0	231	31	31	231	12	0	269	34	34	269	12	0
Wholesale and retail trade	550	25	25	550	17	0	599	22	22	599	13	0	587	21	20	587	13	0	547	19	19	547	12	0
H Transport and storage	180	4	4	180	3	0	177	4	4	177	3	0	168	4	4	168	3	0	151	4	4	151	3	0
I Accommodation and food service activities	259	3	3	259	3	0	240	2	2	240	2	0	227	3	3	226	2	0	226	2	2	226	2	0
Information and communication	400	2	2	400	3	0	387	2	2	387	2	0	383	3	3	383	2	0	382	2	2	382	7	0
K Financial and insurance activities	662	1	1	662	1	0	506	1	1	506	1	0	399	1	1	399	1	0	401	0	0	401	0	0
Real estate activities	5,012	164	164	4,979	57	0	4,776	115	115	4,746	71	0	4,725	91	91	4,696	74	0	4,730	88	88	4,703	90	0
M Professional, scientific and technical activities	92	5	5	92	4	0	130	4	4	130	3	0	131	3	3	131	3	0	136	3	3	136	3	0
N Administrative and support service activities	281	4	4	281	5	0	269	4	4	269	3	0	284	4	4	284	3	0	284	3	3	284	3	0
O Public administration and defence, compulsory social security	875	0	0	874	0	0	859	0	0	858	0	0	865	0	0	864	0	0	580	0	0	579	0	0
P Education	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0	5	0	0	5	0	0
Q Human health services and social work activities	208	1	1	208	5	0	214	1	1	214	7	0	211	1	1	211	1	0	207	1	1	207	1	0
R Arts, entertainment and recreation	13	1	1	13	0	0	12	1	1	12	0	0	11	1	1	11	0	0	10	1	1	10	0	0
Other services	48	3	3	48	3	0	42	4	4	42	2	0	30	3	3	30	3	0	301	3	3	301	2	0
oans and advances	10 390	259	258	10 299	151	0	10.023	203	203	9 937	160	0	9 971	182	179	9.890	156	0	9.823	176	176	9 744	157	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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.