



2024 EU-wide Transparency Exercise

Bank Name	Volksbanken Verbund
LEI Code	AT0000000000043000VB
Country Code	AT

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

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Key Metrics

Volksbanken Verbund

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,916	2,332	2,311	2,317	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,905	2,312	2,298	2,303	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,136	2,552	2,311	2,317	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	2,125	2,532	2,298	2,303	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,478	2,872	3,104	3,089	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,467	2,851	3,092	3,075	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	14,443	15,218	15,295	15,802	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	14,432	15,202	15,284	15,789	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.27%	15.32%	15.11%	14.66%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.20%	15.21%	15.04%	14.59%	(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	14.79%	16.77%	15.11%	14.66%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	16.65%	15.04%	14.59%	(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	17.16%	18.87%	20.29%	19.55%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.10%	18.75%	20.23%	19.48%	(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	31,131	31,424	32,386	31,762	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.86%	8.12%	7.14%	7.30%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,136	2,552	2,311	2,317	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,125	2,532	2,298	2,303	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	31,131	31,424	32,386	31,762	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	31,120	31,403	32,374	31,748	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.86%	8.12%	7.14%	7.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.83%	8.06%	7.10%	7.26%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	13,125	13,755	13,831	14,339	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	13,125	13,755	13,831	14,339	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9	7	8	10	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	11	9	10	12	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	30	28	25	21	C 02.00 (r0520, c0010)
Of which the standardised approach	30	28	25	21	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,269	1,420	1,420	1,420	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,269	1,420	1,420	1,420	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	14,443	15,218	15,295	15,802	

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

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

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P&L
Volksbanken Verbund

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	740	1,036	298	600
Of which debt securities income	33	46	15	31
Of which loans and advances income	611	849	239	478
Interest expenses	215	331	134	273
(Of which deposits expenses)	139	216	95	195
(Of which debt securities issued expenses)	52	78	27	60
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	3
Net Fee and commission income	197	262	71	140
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	1	2	0	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	1	-1	-5
Gains or (-) losses from hedge accounting, net	0	-1	0	-1
Exchange differences [gain or (-) loss], net	3	3	1	0
Net other operating income /(expenses)	2	4	-4	-10
TOTAL OPERATING INCOME, NET	728	980	231	457
(Administrative expenses)	370	506	134	270
(Cash contributions to resolution funds and deposit guarantee schemes)	20	11	9	9
(Depreciation)	21	28	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-6	1	-1	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-6	1	-1	1
Of which pending legal issues and tax litigation ¹	0	-2	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)	-15	66	31	83
(Financial assets at fair value through other comprehensive income)	2	2	3	0
(Financial assets at amortised cost)	-17	64	29	83
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	4	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 subsidiaries, joint ventures and associates	4	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	343	365	51	81
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	275	326	44	72
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	275	326	44	72
Of which attributable to owners of the parent	275	326	44	72

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."

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Total Assets: fair value and impairment distribution

Volksbanken Verbund

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,586				3,527				4,200				3,335				IAS 1.54 (f)	
Financial assets held for trading	38	7	31	0	34	4	30	0	45	1	44	0	28	1	27	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	394	3	0	391	394	4	0	390	401	4	0	397	389	4	0	386	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	253	93	1	159	260	97	1	163	266	94	1	171	271	93	1	176	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	25,030				25,378				25,564				25,864				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	260	0	260	0	240	0	240	0	217	0	217	0	214	0	214	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	-126				-62				-68				-82				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	723				711				810				797					
TOTAL ASSETS	30,157				30,482				31,434				30,815				IAS 1.8(a), K3.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References					
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾								
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets									
Financial assets at fair value through other comprehensive income	Debt securities	93	0	0	0	0	0	96	0	0	0	0	0	0	0	0	0	93	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	2,714	0	0	-1	0	0	2,826	0	0	-1	0	0	3,011	0	0	-1	0	0	0	0	0	0	3,108	0	0	-1	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	19,707	2,375	488	-28	-68	-158	19,990	2,250	642	-47	-71	-212	19,643	2,585	684	-44	-84	-231	17,884	4,421	865	-27	-109	-276					Annex V Part 1.31.44(a)	

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

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

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Breakdown of liabilities

Volksbanken Verbund

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	28	41	25	26	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	66	70	70	70	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	26,490	26,822	27,710	27,198	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	231	254	241	214	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	165	176	183	187	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	32	31	34	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	455	329	375	496	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	27,445	27,724	28,636	28,224	IAS 1.9(b); IG 6
TOTAL EQUITY	2,712	2,757	2,798	2,591	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	30,157	30,482	31,434	30,815	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Volksbanken Verbund

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		259	294	266	240	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,324	616	631	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	723	1,133	851	870	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	540	1,000	627	666	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	240	196	171	145	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	197	153	140	108	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	215	233	277	304	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	148	154	184	221	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,935	3,939	4,224	4,363	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,317	3,232	3,387	3,494	ECB/2013/33 Annex 2.Part 2.9.1
	Households	16,427	16,875	17,209	17,242	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	13,933	13,178	13,614	13,328	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		3,525	3,731	4,244	4,172	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		438	447	935	930	Annex V.Part 1.37
Other financial liabilities		166	170	173	172	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		26,815	27,187	28,046	27,508	

2024 EU-wide Transparency Exercise
Market Risk
Voitsbanken Verbund

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	30	28	0	0	0	0						0	0	0	0								
Of which: General risk	23	21	0	0	0	0						0	0	0	0								
Of which: Specific risk	4	4	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	30	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	25	21	0	0	0	0						0	0	0	0								
Of which: General risk	22	17	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	2	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	25	21	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 CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	4,594	4,592	1		4,025	4,020	1	
	Regional governments or local authorities	234	232	21		260	420	21	
	Public sector entities	309	317	27		211	138	25	
	Multilateral Development Banks	86	86	0		84	84	0	
	International Organisations	75	75	0		74	74	0	
	Institutions	144	128	22		187	128	22	
	Corporates	4,488	3,632	3,060		4,532	3,708	3,129	
	of which: SME	2,883	2,362	1,880		2,890	2,388	1,874	
	Retail	6,223	2,702	1,759		6,123	2,639	1,741	
	Secured by realisations on immovable property	1,541	1,415	886		1,500	1,312	749	
	of which: SME	10,202	10,202	3,424		10,207	10,026	3,222	
	Residual or Default	1,320	1,121	2,379		7,003	6,839	2,307	
	Residual	420	272	276	101	567	286	244	101
	Risks associated with particular high risk	1,011	1,078	1,617		1,244	1,104	1,606	
	Covered bonds	1,061	1,060	184		1,712	1,712	171	
Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1		
Collective investments undertakings (CIS)	229	231	14		201	201	34		
Equity	729	729	101		729	729	729		
Other resources	317	317	623		371	371	721		
Standardised total ⁴	24,422	24,090	13,244	201	24,181	23,220	13,722	201	

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

² Standardised Total does not include the securitisation position under the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following risk: Creditlines of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	3,603	4,057	0		3,724	3,603	0	
	Regional governments or local authorities	228	273	21		241	298	21	
	Public sector entities	236	81	14		135	70	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	79	15		22	60	12	
	Corporates	4,020	3,470	3,262		4,266	3,582	3,252	
	of which: SME	2,622	2,336	1,833		2,804	2,339	1,837	
	Retail	4,124	2,646	2,726		4,046	2,334	2,788	
	Secured by realisations on immovable property	1,112	1,394	796		1,968	1,288	776	
	Residual or Default	1,502	1,689	3,296		1,609	1,609	3,296	
	Residual	7,024	6,844	2,281	672	6,721	6,524	2,229	672
	Risks associated with particular high risk	441	241	251	117	536	312	319	117
	Covered bonds	514	514	56		518	518	52	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	65	13	7		65	13	4		
Equity	268	268	116		268	268	268		
Other resources	811	811	623		838	838	724		
Standardised total ⁴	24,422	24,090	13,244	201	24,181	23,220	13,722	201	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	15	17	0		15	17	0	
	Regional governments or local authorities	104	104	0		110	110	0	
	Public sector entities	12	12	2		12	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	120	121	18		120	120	18	
	Corporates	93	73	63		93	73	63	
	of which: SME	50	31	20		50	38	20	
	Retail	21	14	6		25	10	50	
	Secured by realisations on immovable property	320	318	181		338	327	180	
	Residual or Default	260	254	82		251	247	81	
	Residual	121	121	12	1	121	121	12	1
	Risks associated with particular high risk	189	198	227		152	139	209	
	Covered bonds	298	298	28		288	288	28	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total ⁴	24,422	24,090	13,244	201	24,181	23,220	13,722	201	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	21	21	0		21	21	0	
	Regional governments or local authorities	19	19	0		19	19	0	
	Public sector entities	652	452	0		464	464	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	23	5		23	23	5	
	Corporates	19	19	15		19	19	15	
	of which: SME	1	1	1		1	1	1	
	Retail	1	0	0		1	0	0	
	Secured by realisations on immovable property	1	1	0		1	1	0	
	Residual or Default	22	17	18		21	16	17	
	Residual	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	385	385	38		432	432	43	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total ⁴	24,422	24,090	13,244	201	24,181	23,220	13,722	201	

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	4,765	4,949	4		3,908	4,063	4	
	Regional governments or local authorities	265	421	2		265	411	2	
	Public sector entities	224	333	26		213	312	26	
	Multilateral Development Banks	118	118	0		118	118	0	
	International Organisations	80	80	0		83	83	0	
	Institutions	216	211	24		217	211	27	
	Corporates	4,868	3,724	3,159		4,338	3,897	3,127	
	of which: SME	2,845	2,371	1,864		2,817	2,341	1,849	
	Retail	2,976	2,514	1,910		2,914	2,467	1,822	
	of which: SME	1,945	1,375	728		1,903	1,398	728	
	Secured by mortgages on immovable property	16,046	16,744	15,75		15,206	15,813	15,54	
	of which: SME	6,820	6,842	2,299		6,710	6,524	2,229	
	Exposures in default	345	345	263	109	651	261	461	221
	Items associated with particular high risk	1,270	1,122	1,083		1,058	1,461	2,190	
	Covered bonds	1,024	1,024	103		1,009	1,009	106	
Claims on institutions and corporates with a ST credit assessment	1	1	1		5	5	3		
Collective investments undertakings (CIU)	262	262	401		275	275	428		
Equity	362	362	748		312	312	729		
Other resources	917	917	748		912	912	729		
Standardised Total ²	34,284	34,212	13,448	397	34,622	34,677	14,148	427	

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

(2) Standardised Total does not include the securitisation portfolio in the results prior to the 2024 exercise.

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
AUSTRIA	Central governments or central banks	4,643	4,608	0		3,005	3,127	0	
	Regional governments or local authorities	265	297	0		258	289	0	
	Public sector entities	135	64	12		133	75	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	59	37		23	59	33	
	Corporates	4,284	3,570	3,041		4,047	3,528	3,007	
	of which: SME	2,792	2,320	1,824		2,748	2,298	1,807	
	Retail	2,046	2,468	1,820		2,042	2,419	1,816	
	of which: SME	1,992	1,299	719		1,907	1,251	715	
	Secured by mortgages on immovable property	16,261	16,266	15,366		16,204	16,102	15,206	
	of which: SME	6,534	6,534	3,172		6,429	6,291	3,126	
	Exposures in default	353	353	339	10	625	371	381	217
	Items associated with particular high risk	1,118	968	939		1,448	1,271	1,309	
	Covered bonds	383	383	38		390	390	39	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	65	13	4		65	13	4		
Equity	262	262	278		278	278	428		
Other resources	917	917	748		912	912	729		
Standardised Total ²	34,284	34,212	13,448	342	34,622	34,677	14,148	426	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
GERMANY	Central governments or central banks	0	2	0		0	0	0	
	Regional governments or local authorities	10	111	0		9	96	0	
	Public sector entities	12	12	2		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	14	6		18	14	6	
	Corporates	104	64	75		122	99	76	
	of which: SME	55	41	30		58	42	26	
	Retail	41	23	7		47	25	7	
	of which: SME	19	12	7		19	12	7	
	Secured by mortgages on immovable property	16,028	16,028	15,028		16,028	16,028	15,028	
	of which: SME	6,261	6,261	3,028		6,261	6,261	3,028	
	Exposures in default	351	351	348	3	251	245	81	3
	Items associated with particular high risk	11	11	10		11	10	10	
	Covered bonds	209	209	204		204	204	209	
Claims on institutions and corporates with a ST credit assessment	1	1	1		4	4	3		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ²	34,284	34,212	13,448	11	34,622	34,677	14,148	13	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
FRANCE	Central governments or central banks	25	25	0		25	25	0	
	Regional governments or local authorities	19	19	0		19	19	0	
	Public sector entities	62	62	0		62	62	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	23	0		22	22	0	
	Corporates	19	19	0		27	26	0	
	of which: SME	1	1	1		1	1	1	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	460	460	46		460	460	46	
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 resources	0	0	0		0	0	0		
Standardised Total ²	34,284	34,212	13,448	0	34,622	34,677	14,148	0	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Volksbanken Verbund

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total ²			0					0			

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Volksbanken Verbund

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0					0			

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Volksbanken Verbund

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		36	16	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0
		13	13	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0
		9	9	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
		11	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0
		76	76	0	0	0	10	66	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 counterparties with full or partial government guarantees

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Volksbanken Verbund

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		66	66	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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Volksbanken Verbund

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴					Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴				
		Of which: defaulted	Of which Stage 3 ⁵				Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵			Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵						
min EUR																						
Cash balances at central banks and other demand deposits	3,431	0	0	0	0	0	0	0	0	0	0	3,354	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,819	0	0	0	0	1	0	0	0	0	0	2,825	0	0	0	0	1	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,007	0	0	0	0	0	0	0	0	0	0	1,008	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,640	0	0	0	0	1	0	0	0	0	0	1,769	0	0	0	0	1	0	0	0	0	0
Other financial corporations	112	0	0	0	0	0	0	0	0	0	0	109	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	51	0	0	0	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	22,961	21	499	499	488	96	158	158	279	23,272	19	660	660	642	118	212	212	410	212	410	410	410
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	243	0	0	0	0	1	0	0	0	273	0	0	0	0	1	0	0	0	0	0	0	0
Credit institutions	181	0	0	0	0	0	0	0	0	142	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	183	0	0	0	0	0	0	0	0	231	0	0	0	0	1	0	0	0	0	0	0	0
Non-financial corporations	10,319	8	276	276	271	45	106	106	127	10,581	8	409	409	399	63	153	153	235	153	235	235	235
of which: small and medium-sized enterprises	8,101	8	210	210	206	39	77	77	77	8,204	7	340	340	330	54	122	122	190	122	190	190	190
of which: Loans collateralised by commercial immovable property	4,828	4	129	128	128	20	48	48	70	5,192	1	179	178	178	31	66	66	94	66	94	94	94
Households	12,034	11	222	222	215	49	50	50	113	12,042	11	231	231	244	33	59	59	96	33	59	59	174
of which: Loans collateralised by residential immovable property	9,056	8	126	126	122	27	20	20	99	9,086	4	144	144	140	32	24	24	34	32	24	24	113
of which: Credit for consumption	152	0	7	7	6	2	4	4	0	142	0	7	7	7	3	4	4	0	3	4	4	0
DEBT INSTRUMENTS other than MPT	29,201	21	499	499	488	96	158	158	279	29,551	19	660	660	642	118	212	212	410	212	410	410	410
OFF-BALANCE SHEET EXPOSURES	3,297	11	11	11	11	12	7	7	1	3,297	11	31	31	31	14	11	11	11	11	11	11	4

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

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

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Volksbanken Verbund

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	494	229	91	82	329	134	516	249	101	89	374	151
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	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	241	125	62	59	124	58	261	140	69	64	170	71
of which: small and medium-sized enterprises	214	101	50	47	112		239	125	60	55	160	
Households	252	104	28	23	204	76	254	109	32	25	203	80
DEBT INSTRUMENTS other than HFT	494	229	91	82	329		516	249	101	89	374	
Loan commitments given	8	4	2	2	0	0	13	7	2	2	0	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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Volksbanken Verbund

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	559	252	108	94	405	146	671	306	121	104	494	192
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	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	294	141	72	66	197	69	405	194	85	76	284	111
of which: small and medium-sized enterprises	260	121	62	56	178		345	151	69	61	250	
Households	264	112	35	28	207	77	264	112	35	28	209	81
DEBT INSTRUMENTS other than HFT	559	252	108	94	405		671	306	121	104	494	
Loan commitments given	14	6	1	0	0	0	23	10	3	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Volksbanken Verbund

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	136	0	0	135	4	0	141	6	6	141	4	0	140	6	6	139	4	0	139	8	8	139	4	0
B Mining and quarrying	37	0	0	35	0	0	36	0	0	34	3	0	42	0	0	40	0	0	83	0	0	51	0	0
C Manufacturing	508	56	56	507	22	0	485	39	39	485	18	0	521	47	47	520	37	0	512	44	44	511	27	0
D Electricity, gas, steam and air conditioning supply	198	3	3	194	2	0	211	1	1	208	2	0	249	1	1	246	2	0	234	1	1	235	2	0
E Water supply	54	0	0	53	0	0	51	0	0	52	0	0	52	0	0	51	0	0	55	0	0	55	0	0
F Construction	1,113	18	18	1,094	13	0	1,158	100	100	1,164	41	0	1,170	105	105	1,122	45	0	1,154	169	169	1,115	68	0
G Wholesale and retail trade	1,013	34	34	1,011	23	0	1,079	37	37	1,076	26	0	1,074	38	38	1,072	23	0	1,083	36	36	1,081	25	0
H Transport and storage	159	10	10	158	7	0	173	14	14	173	16	0	258	14	14	258	9	0	272	13	13	272	8	0
I Accommodation and food service activities	1,155	63	63	1,148	33	0	1,177	70	70	1,170	38	0	1,187	109	109	1,180	35	0	1,245	108	108	1,240	44	0
J Information and communication	83	2	2	83	1	0	76	2	2	76	1	0	73	2	2	73	1	0	72	2	2	72	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	-4,849	69	69	-4,698	34	0	-5,004	116	116	-4,836	66	0	-5,137	145	145	-4,988	101	0	-5,261	234	234	-5,077	102	0
M Professional, scientific and technical activities	633	13	13	632	7	0	611	16	16	611	8	0	612	16	16	612	10	0	619	19	19	616	11	0
N Administrative and support service activities	143	3	3	141	3	0	141	2	2	139	1	0	142	2	2	141	2	0	152	2	2	151	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	3	0	0
P Education	16	1	1	16	0	0	18	1	1	18	1	0	19	1	1	19	1	0	22	1	1	22	1	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	42	1	1	42	1	0	42	1	1	42	0	0	45	1	1	45	0	0	43	1	1	43	0	0
S Other services	72	3	3	72	1	0	67	3	3	67	1	0	61	3	3	61	1	0	66	3	3	64	1	0
Loans and advances	10,319	-276	-276	10,085	-151	0	10,581	469	469	10,340	216	0	10,773	448	448	10,517	240	0	11,007	622	622	10,756	291	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F.08.01), 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.