



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	BAWAG Group AG
<b>LEI Code</b>	529900S9YO2JHTIIDG38
<b>Country Code</b>	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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

BAWAG Group AG

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,381	3,575	3,540	3,575	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	3,381	3,575			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,913	72,315	74,933	74,738	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,913	72,315			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.94%	4.94%	4.72%	4.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.94%	4.94%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L  
BAWAG Group AG

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,866	3,084	857	1,906
Of which debt securities income	190	253	54	108
Of which loans and advances income	1,241	1,758	573	1,170
Interest expenses	1,952	1,790	415	1,012
(Of which deposits expenses)	339	472	144	270
(Of which debt securities issued expenses)	211	300	94	191
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	17	3	9
Net Fee and commission income	245	311	89	180
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	-18	-8	11	11
Gains or (-) losses on financial assets and liabilities held for trading, net	53	32	-13	-16
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0	4	10
Gains or (-) losses from hedge accounting, net	-56	-59	-4	-6
Exchange differences [gain or (-) loss], net	0	0	-4	-2
Net other operating income / (expenses)	-7	-57	-20	-28
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,146</b>	<b>1,532</b>	<b>509</b>	<b>1,051</b>
(Administrative expenses)	335	484	182	373
(Cash contributions to resolution funds and deposit guarantee schemes)	1	1	0	2
(Depreciation)	49	67	18	36
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	4	9	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	5	0	-4
(Other provisions)	-2	-1	8	8
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	26	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	86	85	50	107
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	86	85	50	107
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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	74	18	16
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	4	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	4	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>680</b>	<b>969</b>	<b>268</b>	<b>548</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>508</b>	<b>741</b>	<b>201</b>	<b>408</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>508</b>	<b>741</b>	<b>201</b>	<b>408</b>
Of which attributable to owners of the parent	508	741	201	408

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

BAWAG Group AG

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits		15,143				17,598				15,322				15,214				IAS 1.54 (f)
Financial assets held for trading		64	0	64	0	313	0	313	0	138	0	138	0	367	0	367	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		728	2	0	726	717	2	0	715	687	2	0	684	630	2	0	628	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		44	0	44	0	45	0	45	0	41	0	41	0	41	0	41	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		2,444	2,112	331	0	1,797	1,384	414	0	1,533	1,386	147	0	1,512	1,340	172	0	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		35,985				49,212				53,534				53,322				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		161	0	161	0	331	0	331	0	631	0	631	0	367	0	367	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-203				-218				-401				-371				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>		1,380				1,550				1,575				1,683				
TOTAL ASSETS		55,738				71,346				73,061				72,765				IAS 1.9(a); XI 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,420	0	0	-1	0	0	1,762	0	0	-1	0	0	1,532	0	0	-1	0	0	1,499	0	0	-1	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	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,144	0	0	-1	0	0	3,082	0	0	-1	0	0	4,114	25	0	-1	0	0	4,035	0	0	-1	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	30,874	1,688	628	-35	-107	-243	43,960	1,906	558	-48	-59	-231	46,715	2,150	574	-79	-65	-245	46,847	2,003	529	-87	-83	-358	Annex V Part 1.32, 44(a)

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

<sup>(2)</sup> 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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

BAWAG Group AG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	362	454	252	650	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	104	100	85	54	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	49,815	64,783	66,400	66,109	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	132	291	296	93	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-252	-220	-253	-204	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	253	286	292	280	IAS 37.10; IAS 1.54(l)
Tax liabilities	211	262	320	367	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	564	656	727	704	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 <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>51,190</b>	<b>66,612</b>	<b>68,118</b>	<b>68,052</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>4,549</b>	<b>4,734</b>	<b>4,942</b>	<b>4,713</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>55,738</b>	<b>71,346</b>	<b>73,061</b>	<b>72,765</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BAWAG Group AG

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		494	744	548	742	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	1	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,289	3,548	2,222	2,544	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,747	2,086	1,732	2,291	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	617	1,080	989	722	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	439	426	475	532	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,370	2,523	2,369	2,202	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	682	1,676	1,383	1,463	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,682	5,200	4,746	4,366	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,112	3,646	3,538	3,614	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,476	35,085	38,235	38,408	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,593	28,349	31,473	31,844	Annex V.Part 1.42(f), 44(c)
Debt securities issued		15,312	17,274	17,746	17,751	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		637	645	876	888	Annex V.Part 1.37
Other financial liabilities		172	172	179	170	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>50,413</b>	<b>65,627</b>	<b>67,033</b>	<b>66,906</b>	

2025 EU-wide Transparency Exercise  
Market Risk  
BAWAG Group AG

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	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 (ms) 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 (ms) 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	
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWIA OV2 template.

		Standardized Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>		
Consolidated data		13,127	13,297	43	1,297	13,207	283				
Central governments or central banks		2,762	2,740	10	2,708	2,740	10				
Regional governments or local authorities		1,833	1,836	240	1,768	1,836	240				
Public sector entities		21	21	0	21	21	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organizations		0	0	0	0	0	0				
Institutions		2,462	2,351	762	2,351	2,351	759				
Corporates		1,305	1,373	1,303	1,552	1,552	1,364				
of which: SME		106	123	423	643	573	453				
Retail		932	2,804	2,028	16,830	3,584	2,365				
of which: SME		788	500	288	324	576	228				
Secured by mortgages on immovable property and AOC exposures		9,143	9,112	1,078	6,003	6,515	2,369				
of which: SME		486	471	140	468	452	136				
Exposures in default		133	221	224	289	221	224				
Items associated with particularly high risk		131	131	131	130	130	283				123
Subordinated debt exposures											
Covered bonds		882	882	88	493	493	49				
Claims on institutions and corporates with a 1T credit assessment		486	477	339	480	478	342				
Collective Investments Undertakings (CIU)		286	286	248	286	286	248				
Equity		451	451	131	424	424	137				
Other exposures											
Standardized Total <sup>(4)</sup>		18,971	18,660	6,301	132	14,670	6,514				168

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover over 95% of total original exposure or Top 10 countries covered by original exposure, whichever is the higher.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>		
AUSTRIA		13,050	13,182	43	1,317	13,153	279				
Central governments or central banks		2,762	2,740	10	2,708	2,740	10				
Regional governments or local authorities		1,434	1,434	157	1,323	1,434	142				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organizations		0	0	0	0	0	0				
Institutions		229	203	76	226	203	73				
Corporates		122	460	203	398	460	203				
of which: SME		135	80	62	113	74	58				
Retail		442	482	402	2,076	488	478				
of which: SME		442	223	127	445	228	130				
Secured by mortgages on immovable property and AOC exposures		1,051	1,045	361	1,044	1,036	360				
of which: SME		60	107	44	124	121	35				
Exposures in default		60	38	38	63	21	24				12
Items associated with particularly high risk		1	1	1	1	1	1				
Subordinated debt exposures											
Covered bonds		131	131	13	100	100	13				
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0				
Collective Investments Undertakings (CIU)		0	0	0	0	0	0				
Equity		45	45	48	45	45	48				
Other exposures		307	307	80	310	310	80				
Standardized Total <sup>(4)</sup>					33						42

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>		
NETHERLANDS		0	3,040	0	2,599	13,220	0				
Central governments or central banks		0	0	0	0	0	0				
Regional governments or local authorities		0	0	0	0	0	0				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organizations		101	101	38	198	198	40				
Institutions		0	0	0	0	0	0				
Corporates		0	0	0	0	0	0				
of which: SME		0	0	0	0	0	0				
Retail		3,040	3,040	0	3,079	3,062	202				
of which: SME		0	0	0	0	0	0				
Secured by mortgages on immovable property and AOC exposures		1,000	990	348	6,748	6,708	2,348				
of which: SME		0	0	0	0	0	0				
Exposures in default		0	0	0	0	0	0				0
Items associated with particularly high risk		0	0	0	0	0	0				
Subordinated debt exposures		252	252	23	43	43	4				
Covered bonds		0	0	0	0	0	0				
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0				
Collective Investments Undertakings (CIU)		0	0	0	0	0	0				
Equity		0	0	0	0	0	0				
Other exposures		0	0	0	0	0	0				
Standardized Total <sup>(4)</sup>					0						4

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>		
GERMANY		1,373	1,373	0	1,117	1,117	0				
Central governments or central banks		0	0	0	0	0	0				
Regional governments or local authorities		250	250	50	250	250	50				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organizations		0	0	0	0	0	0				
Institutions		789	789	122	806	806	122				
Corporates		308	268	248	288	254	217				
of which: SME		91	81	65	89	81	63				
Retail		1,044	1,044	774	1,078	1,078	812				
of which: SME		238	187	95	228	185	91				
Secured by mortgages on immovable property and AOC exposures		471	471	163	450	450	127				
of which: SME		208	207	64	207	205	65				
Exposures in default		145	148	145	148	148	148				60
Items associated with particularly high risk		0	0	0	0	0	0				
Subordinated debt exposures		0	0	0	0	0	0				
Covered bonds		0	0	0	0	0	0				
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0				
Collective Investments Undertakings (CIU)		0	0	0	0	0	0				
Equity		92	92	92	91	91	91				
Other exposures		0	0	0	0	0	0				
Standardized Total <sup>(4)</sup>					63						77

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach									
		As of 30/09/2024				As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>		
UNITED STATES		144	144	0	230	230	0				
Central governments or central banks		0	0	0	0	0	0				
Regional governments or local authorities		0	0	0	0	0	0				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organizations		0	0	0	0	0	0				
Institutions		288	288	70	254	254	70				
Corporates		433	388	328	527	466	394				
of which: SME		88	83	43	122	113	66				
Retail		1,240	1,240	890	1,398	1,374	1,010				
of which: SME		88	83	43	122	113	66				
Secured by mortgages on immovable property and AOC exposures		201	201	70	205	205	87				
of which: SME		117	112	32	117	114	36				
Exposures in default		81	81	81	80	80	81				23
Items associated with particularly high risk		132	132	132	131	131	283				
Subordinated debt exposures		0	0	0	0	0	0				
Covered bonds		0	0	0	0	0	0				
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0				
Collective Investments Undertakings (CIU)		0	0	0	0	0	0				
Equity		227	227	398	242	242	422				
Other exposures		0	0	0	0	0	0				
Standardized Total <sup>(4)</sup>					23						25

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR '000)									
FRANCE	Central governments or central banks	101	127	0		174	199	0	
	Regional governments or local authorities	284	284	0		284	284	0	
	Public sector entities	115	115	23		78	78	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	272	272	76		264	264	90	
	Corporates	186	186	154		245	214	288	
	of which: SME	18	18	14		11	11	10	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items excluded with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	181	181	13		150	150	13	
	Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	236	231	208		212	211	88	
Equity	0	0	0		0	0	0		
Other exposures	10	10	0		10	10	0		
Development bank <sup>(4)</sup>				11				1	

<sup>(1)</sup> Original exposure, unless Exposure value. It reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Exposure value adjustments and provisions are reported on a gross basis and include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		14,076	14,076	213	0	13,711	13,711	214	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,705	1,693	211	0	1,672	1,664	209	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,876	1,751	54	0	1,805	1,727	52	0
	Corporates	1,475	1,493	1,238	0	1,483	1,519	1,222	0
	of which: SME	688	694	500	0	696	621	460	0
	Retail	32,111	32,099	5,094	0	32,854	32,733	6,188	0
	of which: SME	1,254	1,264	564	0	1,012	1,012	507	0
	Secured by mortgages on immovable property and ADC exposures	13,608	13,209	4,081	0	13,667	13,260	3,985	0
	of which: SME	780	790	254	0	830	799	459	0
	Exposures in default	862	348	429	211	627	389	462	217
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	409	407	327	0	468	453	304	0
	Equity	296	296	296	0	296	296	296	0
	Other exposures	100	100	100	0	100	100	100	0
	Standardised Total <sup>(4)</sup>	71,981	64,932	13,596	310	71,883	64,982	14,099	297

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher number.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA		12,578	12,578	213	0	12,578	12,578	214	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	1,312	1,301	142	0	1,282	1,270	140	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	138	138	89	0	147	136	64	0
	Corporates	384	424	343	0	413	450	312	0
	of which: SME	127	94	73	0	123	91	71	0
	Retail	8,389	8,287	1,285	0	8,288	8,182	1,237	0
	of which: SME	594	592	372	0	612	595	389	0
	Secured by mortgages on immovable property and ADC exposures	4,375	4,375	1,343	0	4,359	4,340	1,331	0
	of which: SME	181	181	71	0	178	178	70	0
	Exposures in default	105	146	169	142	312	365	397	134
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	69	69	69	0	69	69	69	0
	Other exposures	179	179	179	0	180	180	179	0
	Standardised Total <sup>(4)</sup>	12,578	12,578	213	0	12,578	12,578	214	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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS		2,633	2,633	0	0	2,636	2,631	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	105	105	23	0	79	79	19	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	840	841	0	0	837	837	0	0
	of which: SME	39	39	11	0	22	22	12	0
	Secured by mortgages on immovable property and ADC exposures	2,213	2,207	1,844	0	2,404	2,404	1,876	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	38	51	53	0	20	35	36	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	2,633	2,633	0	0	2,636	2,631	0	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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		110	110	0	0	653	653	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	246	246	49	0	246	246	49	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	254	249	81	0	262	262	86	0
	Corporates	267	239	222	0	275	250	232	0
	of which: SME	82	76	59	0	84	67	67	0
	Retail	12,807	12,807	2,596	0	12,872	12,872	2,596	0
	of which: SME	977	977	219	0	1,003	1,003	242	0
	Secured by mortgages on immovable property and ADC exposures	662	660	356	0	624	624	317	0
	of which: SME	208	205	89	0	186	181	57	0
	Exposures in default	205	156	187	67	212	151	208	62
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	59	59	59	0	55	55	55	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	110	110	0	0	653	653	0	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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES		364	364	0	0	363	363	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	241	241	215	0	233	233	82	0
	Corporates	513	509	386	0	552	570	408	0
	of which: SME	464	461	359	0	495	495	295	0
	Retail	1,528	1,417	1,042	0	1,794	1,500	1,166	0
	of which: SME	131	131	72	0	186	183	93	0
	Secured by mortgages on immovable property and ADC exposures	792	771	561	0	826	776	517	0
	of which: SME	236	237	212	0	263	264	244	0
	Exposures in default	71	51	71	13	68	52	71	14
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	226	226	226	0	201	201	201	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	364	364	0	0	363	363	0	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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	525	527	0		563	562	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	96	94	19		94	92	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1	1	0		0	0	0	
	Institutions	234	234	58		232	231	60	
	Corporates	246	239	39		240	234	34	
	of which: SME	12	12	10		12	12	9	
	Retail	6	6	5		6	6	4	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Provisions in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	156	156	16		127	126	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	203	203	70		201	200	72		
Equity	0	0	0		0	0	0		
Other exposures	33	33	0		33	33	0		
Standardised Total <sup>(4)</sup>				4				4	

(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 transparency exclude those for securitisation exposures but include general credit risk adjustments.

	IRB Approach															
	As of 30/09/2024						As of 31/12/2024									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>Consolidated data</b>																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
Corporates	6,536	204	5,790	2,111	0	33	6,468	94	5,778	3,008	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	3,829	99	3,553	2,023	0	23	3,501	90	3,794	2,115	0	0	0	0	0	
Corporates - Of Which: SME	260	2	188	125	0	11	247	1	182	112	0	0	0	0	0	
Retail	12,445	261	9,941	2,239	0	148	10,462	232	9,009	2,476	0	0	0	0	0	
Retail - Secured on real estate property	6,124	51	6,170	1,385	0	20	6,190	53	6,190	1,351	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	181	8	184	125	0	8	194	0	192	121	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	6,027	43	5,986	1,240	0	12	5,996	45	5,986	1,229	0	0	0	0	0	
Retail - Qualifying Revolving	2,777	55	1,905	532	0	32	3,201	47	1,873	493	0	0	0	0	0	
Retail - Other Retail	990	128	966	612	0	96	1,011	112	986	635	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	152	13	140	193	0	9	138	12	136	181	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	838	114	826	419	0	87	873	100	850	454	0	0	0	0	0	
Equity	18	0	13	87	0	0	18	0	13	99	0	0	0	0	0	
Collective Investments Undertakings (CIU)																
Other non-credit-obligation assets																
IRB Total <sup>(4)</sup>				437						411				6,514		

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach															
	As of 30/09/2024						As of 31/12/2024									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>AUSTRIA</b>																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
Corporates	1,423	2	757	397	0	2	1,133	1	700	376	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	11	0	11	8	0	0	11	0	11	8	0	0	0	0	0	
Corporates - Of Which: SME	257	2	185	125	0	1	243	1	179	111	0	0	0	0	0	
Retail	10,822	258	8,990	2,150	0	146	10,428	236	8,918	2,407	0	0	0	0	0	
Retail - Secured on real estate property	6,188	50	6,140	1,356	0	20	6,160	52	6,120	1,341	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	190	8	183	125	0	9	193	0	190	123	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	5,998	42	5,957	1,231	0	11	5,968	44	5,930	1,218	0	0	0	0	0	
Retail - Qualifying Revolving	3,296	55	1,897	528	0	32	3,270	46	1,885	487	0	0	0	0	0	
Retail - Other Retail	976	123	753	626	0	92	958	127	973	629	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	151	12	139	193	0	8	137	11	125	181	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	826	111	614	433	0	84	821	116	848	448	0	0	0	0	0	
Equity	0	0	0	45	0	0	0	0	0	50	0	0	0	0	0	
Collective Investments Undertakings (CIU)																
Other non-credit-obligation assets																
IRB Total <sup>(4)</sup>				45						50						

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

	IRB Approach															
	As of 30/09/2024						As of 31/12/2024									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>NETHERLANDS</b>																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
Corporates	36	0	33	21	0	0	36	0	33	19	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	11	0	11	7	0	0	11	0	11	5	0	0	0	0	0	
Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	
Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	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	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	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	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	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																
Other non-credit-obligation assets																
IRB Total <sup>(4)</sup>				0						0						

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

	IRB Approach															
	As of 30/09/2024						As of 31/12/2024									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>GERMANY</b>																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
Corporates	859	3	857	405	0	8	964	3	963	440	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	308	0	308	197	0	1	308	0	308	197	0	0	0	0	0	
Corporates - Of Which: SME	2	0	2	0	0	0	3	0	3	1	0	0	0	0	0	
Retail	10	1	14	5	0	1	10	1	14	4	0	0	0	0	0	
Retail - Secured on real estate property	9	0	9	2	0	0	9	0	9	2	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	9	0	9	2	0	0	0	0	0	
Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0	0	
Retail - Other Retail	4	1	4	1	0	1	3	1	3	1	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	1	3	1	3	1	0	0	0	0	0	
Equity	15	0	10	36	0	0	15	0	10	41	0	0	0	0	0	
Collective Investments Undertakings (CIU)																
Other non-credit-obligation assets																
IRB Total <sup>(4)</sup>				405						440						

<sup>(1)</sup>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).  
<sup>(2)</sup>Incl. MGA and PMA from Q1 2025.

	IRB Approach															
	As of 30/09/2024						As of 31/12/2024									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
<b>UNITED STATES</b>																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	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	0	0	0	0
Corporates	2,087	94	2,047	1,155	0	7	2,325	87	2,206	1,181	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	1,621	94	1,581	905	0	1	2,023	87	1,917	1,030	0	0	0	0	0	
Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	
Retail	0	0	0	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	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	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	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																
Other non-credit-obligation assets																
IRB Total <sup>(4)</sup>				1,155						1,18						

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
FRANCE	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Public debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	47	0	47	17	0	0	0	5	0	5	2	0	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	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	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	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	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	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0
	Collective Investments Undertakings (CIU)															
	Other non-credit obligation assets															
	IRB Total															

<sup>(1)</sup>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).

<sup>(2)</sup>Incl. NGAUs and PSDs from Q1 2023

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,807	90	5,987	3,204	23	6,246	8	5,388	2,872	0	15
	Corporates - Of Which: Specialised Lending	1,907	86	1,728	2,182	18	3,407	2	3,259	1,985	0	0
	Corporates - Of Which: SME	0	1	0	0	0	0	1	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				3,488					1,322			

(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) Inc. RGA and P&As from Q1 2025

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

(4) Only the most relevant countries are disclosed; there have been selected under the following risk Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,231	1	807	329	1	1,235	3	817	328	0	
	Corporates - Of Which: Specialised Lending	11	0	11	6	11	11	6	11	6	0	
	Corporates - Of Which: SME	254	1	190	88	0	252	3	191	80	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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total				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) Inc. RGA and P&As from Q1 2025

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	55	0	21	12	0	70	0	52	29	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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total				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) Inc. RGA and P&As from Q1 2025

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,052	3	1,051	458	4	1,129	3	1,099	477	0	
	Corporates - Of Which: Specialised Lending	388	0	388	223	0	375	0	351	228	0	
	Corporates - Of Which: SME	179	0	179	105	0	180	0	179	105	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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total				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) Inc. RGA and P&As from Q1 2025

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>		Risk exposure amount	Value adjustments and provisions	
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,408	84	2,194	1,213	15	2,082	0	1,959	1,152	0	
	Corporates - Of Which: Specialised Lending	2,079	84	1,908	1,097	14	1,770	0	1,638	1,012	0	
	Corporates - Of Which: SME	1,143	0	1,086	585	2	928	0	887	496	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		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total				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) Inc. RGA and P&As from Q1 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>		Risk exposure amount		Value adjustments and provisions	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments <sup>(2)</sup>	0	0	0	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	0	0	0	0
	Corporates	41	0	43	24	0	0	0	71	0	71	32	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	17	0	17	10	0	0	0	17	0	17	0	0	0	0	0	0
	Retail	0	0	0	0	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	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	0	0	0	0	0	0
	Retail - Qualifying revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0
	Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	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).  
 (2) Incl. MSAs and PSEs from Q1 2025











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BAWAG Group AG

As of 31/12/2024

(mln 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East																		
	Latin America and the Caribbean																		
	Africa																		
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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 €04.

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











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BAWAG Group AG

As of 30/06/2025

(mln 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	Carrying amount	Notional amount	Carrying amount	Notional amount						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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 €04.

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





2025 EU-wide Transparency Exercise

Forborne exposures

BAWAG Group AG

	As of 30/09/2024							As of 31/12/2024						
	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 <sup>(2)</sup>		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 <sup>(2)</sup>		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	
(mln EUR)														
Cash balances at central banks and other demand deposits	0	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	0	
Central banks	0	0	0	0	0		0	0	0	0	0		0	
General governments	0	0	0	0	0		0	0	0	0	0		0	
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Loans and advances (including at amortised cost and fair value)	586	194	62	44	285	87	757	190	63	49	440	75		
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	4	4	3	3	1	1	167	2	1	1	166	1		
Non-financial corporations	231	91	10	5	123	60	232	95	17	16	104	48		
of which: small and medium-sized enterprises	4	3	1	1	1		7	2	1	1	3			
Households	351	98	49	36	160	25	358	94	44	32	170	26		
DEBT INSTRUMENTS other than HFT	586	194	62	44	285		757	190	63	49	440			
Loan commitments given	8	0	0	0	1	0	8	0	0	0	1	0		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0							

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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.

2025 EU-wide Transparency Exercise

Forborne exposures

BAWAG Group AG

	As of 31/03/2025								As of 30/06/2025							
	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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	936	193	61	46	573	71	836	115	55	39	501	27				
Central banks	0	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	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	345	2	3	1	298	1	305	2	3	1	247	1				
Non-financial corporations	222	91	17	15	99	46	162	7	6	4	80	2				
of which: small and medium-sized enterprises	6	2	1	1	3		5	2	1	1	2					
Households	369	100	42	29	176	24	369	106	46	34	174	24				
DEBT INSTRUMENTS other than HFT	936	193	61	46	573		836	115	55	39	501					
Loan commitments given	9	1	0	0	0	0	9	1	0	0	1	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
BAWAG Group AG

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	13	0	0	13	0	0	15	0	0	15	0	0	14	0	0	14	0	0	23	0	0	23	0	0
B Mining and quarrying	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
C Manufacturing	578	10	10	578	7	0	555	9	9	555	6	0	550	8	8	550	6	0	594	7	7	594	5	0
D Electricity, gas, steam and air conditioning supply	264	4	4	264	1	0	261	3	3	259	0	0	355	2	1	353	0	0	387	3	1	385	0	0
E Water supply	344	0	0	303	0	0	339	0	0	298	0	0	340	0	0	302	0	0	327	0	0	290	0	0
F Construction	276	22	22	276	4	0	294	28	28	294	6	0	293	25	25	293	4	0	272	18	18	272	6	0
G Wholesale and retail trade	395	13	13	395	10	0	388	12	11	388	10	0	374	12	12	374	9	0	377	13	12	377	9	0
H Transport and storage	178	5	5	178	3	0	188	4	4	188	3	0	190	5	5	190	3	0	187	5	5	187	3	0
I Accommodation and food service activities	207	2	2	206	2	0	241	2	2	241	9	0	144	9	9	144	2	0	181	9	9	181	2	0
J Information and communication	211	3	3	211	5	0	212	2	2	212	1	0	196	2	2	195	1	0	210	2	2	210	1	0
K Financial and insurance activities	240	0	0	240	0	0	194	0	0	194	0	0	210	0	0	210	0	0	226	0	0	226	0	0
L Real estate activities	4,175	86	86	4,151	32	0	2,952	91	91	2,830	14	0	2,866	87	87	2,842	19	0	2,604	4	4	2,581	8	0
M Professional, scientific and technical activities	114	3	3	114	2	0	119	3	3	119	2	0	117	3	3	117	2	0	147	3	3	147	2	0
N Administrative and support service activities	147	4	4	147	2	0	172	4	4	172	3	0	173	4	4	173	3	0	168	4	4	168	3	0
O Public administration and defence, compulsory social security	601	0	0	600	0	0	578	0	0	578	0	0	584	0	0	583	0	0	584	0	0	583	0	0
P Education	6	0	0	6	0	0	7	0	0	7	0	0	19	0	0	19	0	0	19	0	0	19	0	0
Q Human health services and social work activities	263	0	0	263	1	0	261	0	0	261	1	0	283	0	0	283	1	0	272	0	0	272	1	0
R Arts, entertainment and recreation	35	0	0	35	0	0	35	1	1	35	0	0	97	0	0	97	0	0	112	0	0	112	1	0
S Other services	212	2	2	212	2	0	150	2	2	150	2	0	216	3	3	216	2	0	226	2	2	226	2	0
Loans and advances	8,259	156	156	8,199	73	0	6,961	142	142	6,806	59	0	7,033	154	153	6,955	50	0	6,915	66	64	6,852	45	0

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)