

## 2025 EU-wide Transparency Exercise

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

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Raiffeisenbankengruppe OÖ Verbund eGen

(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	4,925	5,109	5,276	5,618	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,925	5,109			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	48,088	48,176	43,163	43,375	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	48,088	48,176			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.24%	10.61%	12.22%	12.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.24%	10.61%			[A.2]/[B.2]	

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

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with regard to credit risk, credit valuation adjustments (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.

The aggregate change introduced under CRR3 compared to the previously applicable regulatory framework and the calculation of exposures and the resulting risk weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

<sup>(2)</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulas stated in column "CET1 FCTD" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks, e.g. in their DSR 3 disclosures.

The differences between the reference dates of 31 December 2020 and 31 December 2021 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/5624, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, and the introduction of the output floor (commonly referred to as CRRA), entered into force on 1 January 2025. The main changes introduced under CRRA, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRRA introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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## Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	28,896	26,625	27,890	28,159	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,896	26,625	27,890	28,159	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 (r0230, 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) <sup>(2)</sup>	103	141	96	88	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	74	58	77	76	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	52	71	93	77	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	52	71	93	77	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0400)*12.5+MAX(C 24.00(r0010, c0000),C 24.00(-0010,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	1,792	1,991	1,956	1,956	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,792	1,991			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			30,112	30,357	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	30,917	28,886	30,112	30,357	

<sup>(1)</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).<sup>(2)</sup> 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.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,645	2,142	434	840
Of which debt securities income	59	82	23	48
Of which loans and advances income	1,032	1,351	280	556
Interest expenses	1,214	1,576	312	588
(Of which deposits expenses)	626	824	171	321
(Of which debt securities issued expenses)	195	261	66	129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	68	1	16
Net Fee and commission income	109	152	48	84
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	2	2	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	3	12	5	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	-16	22	31
Gains or (-) losses from hedge accounting, net	5	3	4	7
Exchange differences [gain or (-) loss], net	19	12	5	12
Net other operating income / (expenses)	186	253	49	111
<b>TOTAL OPERATING INCOME, NET</b>	<b>794</b>	<b>1,051</b>	<b>256</b>	<b>524</b>
(Administrative expenses)	415	573	136	293
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	0	0
(Depreciation)	64	86	21	42
Modification gains or (-) losses, net	-5	-6	-3	-4
(Provisions or (-) reversal of provisions)	-1	3	-5	-14
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-9	-6	-14
(Other provisions)	0	12	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	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)	52	181	-12	40
(Financial assets at fair value through other comprehensive income)	0	1	-1	0
(Financial assets at amortised cost)	52	180	-11	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	114	-4	168	11
(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	348	288	100	126
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>491</b>	<b>490</b>	<b>46</b>	<b>274</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>430</b>	<b>449</b>	<b>23</b>	<b>234</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>430</b>	<b>449</b>	<b>23</b>	<b>234</b>
Of which attributable to owners of the parent	423	442	21	230

<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

Raiffeisenbankengruppe ÖÖ Verbund eGen

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	9,066				10,890				9,947				9,664				IAS 1.54 (i)	
Financial assets held for trading	612	0	612	0	650	0	650	0	529	18	511	0	538	5	533	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,875	1,177	127	570	1,903	1,184	110	609	1,871	1,153	104	614	1,875	1,165	98	612	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	84	10	0	75	82	10	0	73	81	10	0	71	80	10	0	70	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,782	3,480	302	0	3,751	3,447	304	0	3,610	3,304	305	0	3,575	3,286	289	0	IFRS 7.8(d); IFRS 9.4.1.2A	
Financial assets at amortised cost	27,935				26,838				27,128				27,600				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	585	0	585	0	544	0	544	0	534	0	534	0	528	0	528	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-249				-229				-259				-243				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	4,518				4,653				4,702				4,845					
TOTAL ASSETS	48,208				49,081				48,141				48,461				IAS 1.9(a); IAS 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".

(mn EUR)		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>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</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				
Financial assets at fair value through other comprehensive income	Debt securities	3,870	10	0	-1	0	0	3,840	20	0	-2	-1	0	3,736	0	0	-1	0	0	3,658	20	0	-2	-1	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)
	Debt securities	75	8	0	0	0	0	97	8	0	0	0	0	386	8	0	0	0	0	737	8	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Loans and advances	23,479	3,452	1,481	-53	-65	-460	20,300	5,405	1,649	-33	-83	-522	20,437	5,307	1,530	-30	-71	-455	20,577	5,276	1,574	-32	-75	-481	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

Raiffeisenbankengruppe OÖ Verbund eGen

(mln 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	555	578	445	461	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	1,288	1,232	1,129	1,037	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	39,059	40,051	39,082	39,278	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	570	531	534	506	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	51	49	32	40	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	218	316	310	301	IAS 37.10; IAS 1.54(l)
Tax liabilities	182	177	132	151	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	375	240	412	439	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
TOTAL LIABILITIES	42,298	43,174	42,076	42,212	IAS 1.9(b);IG 6
TOTAL EQUITY	5,911	5,907	6,065	6,249	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	48,208	49,081	48,141	48,461	IAS 1.1IG6

<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

Raiffeisenbankengruppe OÖ Verbund eGen

(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		1,126	1,109	979	967	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	91	12	58	72	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	91	12	58	72	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,761	1,964	1,678	1,749	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	531	783	497	631	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,510	15,210	15,121	15,359	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,307	6,143	5,918	6,003	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,814	1,831	1,751	1,719	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	865	948	881	855	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,442	6,296	5,948	5,918	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,295	3,605	3,147	3,486	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,852	5,071	5,010	5,061	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,938	2,102	2,055	2,209	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,797	10,821	10,577	10,373	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		824	1,050	1,017	1,032	Annex V.Part 1.37
Other financial liabilities		79	77	67	64	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		41,472	42,392	41,190	41,281	





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>
2024-09-30							
Central governments or central banks	4,717	3,997	0	4,422	3,568	0	
Regional governments or local authorities	623	1,051	106	647	1,062	119	
Public sector entities	637	358	43	738	383	58	
Multilateral Development Banks	131	78	13	139	79	14	
International Organisations	174	171	0	189	188	0	
Institutions	9,235	8,776	1,454	9,232	8,845	1,463	
Corporates	21,846	15,423	14,827	20,252	13,659	12,962	
of which: SME	1,075	2,453	2,038	1,352	2,853	2,348	
Real	2,732	2,104	1,268	2,763	2,107	1,264	
of which: SME	2,268	1,774	1,028	2,275	1,767	1,023	
Secured by mortgages on immovable property and AOC exposures	7,532	7,438	3,029	7,667	7,571	3,077	
Exposures in default	2,123	2,110	783	2,448	2,411	888	
Exposures in default	5,050	4,521	777	5,079	518	905	
Items associated with particularly high risk	2,113	1,874	2,810	2,163	1,650	2,475	430
Subordinated debt exposures							
Covered bonds	1,394	1,292	107	1,337	1,334	112	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,235	1,233	638	1,240	1,238	625	
Equity	5,046	5,216	5,046	5,066	5,046	5,066	
Other exposures	188	188	856	1,113	1,113	913	
Standardised Total <sup>(4)</sup>	69,122	55,511	26,999	66,770	52,411	26,766	1,680

<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> Standardised 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 covering up to 95% of total original exposure or Top 10 countries, covered by original exposures, calculated as of last quarter.

<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.

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>
2024-09-30							
Central governments or central banks	5,189	4,507	0	2,071	8,181	0	
Regional governments or local authorities	449	892	79	443	892	0	
Public sector entities	628	221	46	623	200	40	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	8,249	7,964	352	8,221	8,143	352	
Corporates	13,384	8,345	8,317	12,436	7,782	7,389	
of which: SME	1,543	1,095	901	1,545	1,098	905	
Real	1,123	642	428	1,108	689	408	
of which: SME	638	345	206	638	313	192	
Secured by mortgages on immovable property and AOC exposures	5,604	5,581	2,261	5,872	5,793	2,281	
of which: SME	1,538	1,507	1,874	1,843	1,843	1,843	
Exposures in default	487	289	327	554	251	260	
Exposures in default	848	721	1,287	803	479	1,033	170
Items associated with particularly high risk							
Subordinated debt exposures	672	671	29	659	659	29	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	449	408	443	422	412	443	
Equity	3,849	3,120	3,109	3,738	2,978	2,983	
Other exposures	959	959	830	1,110	1,110	913	
Standardised Total <sup>(4)</sup>			3,083				3,087

<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 include those for securitisation exposures but exclude 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>
2024-09-30							
Central governments or central banks	19	43	0	25	47	0	
Regional governments or local authorities	49	89	0	89	89	0	
Public sector entities	4	91	1	82	158	16	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	82	94	94	75	88	88	
Corporates	5,678	4,099	4,051	5,715	3,899	3,549	
of which: SME	1,027	879	728	1,023	861	759	
Real	388	288	185	352	270	158	
of which: SME	333	274	138	368	239	149	
Secured by mortgages on immovable property and AOC exposures	1,097	588	241	563	557	227	
of which: SME	307	179	208	289	104	111	
Exposures in default	1,191	1,098	1,017	1,248	903	1,362	152
Items associated with particularly high risk							
Subordinated debt exposures	83	83	0	90	89	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	84	249	40	24	24	44	
Equity	17	17	17	13	13	13	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>			211				287

<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 include those for securitisation exposures but exclude 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>
2024-09-30							
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 Organisations	0	0	0	0	0	0	
Institutions	133	138	102	139	150	106	
Corporates	888	812	761	667	645	608	
of which: SME	203	187	156	232	221	188	
Real	121	108	64	149	150	86	
of which: SME	129	106	60	162	148	85	
Secured by mortgages on immovable property and AOC exposures	85	77	25	112	108	46	
of which: SME	6	4	1	1	1	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	59	59	83	68	55	83	3
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	50	72	0	45	45	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>			22				6

<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 include those for securitisation exposures but exclude 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>
2024-09-30							
Central governments or central banks	45	45	21	45	45	21	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	17	17	17	17	17	17	
Corporates	227	211	184	238	215	187	
of which: SME	130	123	96	138	124	96	
Real	432	398	229	438	408	225	
of which: SME	427	394	225	434	403	221	
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	58	45	61	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	27
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	36	36	18	36	36	18	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>			11				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 include those for securitisation exposures but exclude 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>
POLAND	2025 EIR - 30								
	Central governments or central banks	50	50	19		50	50	19	
	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 Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	45	19	84		109	10	84	
	Corporates	106	80	104		109	80	84	
	of which: SME	32	28	22		35	32	25	
	Real	475	464	205		478	462	204	
	of which: SME	475	464	205		478	462	204	
	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	38	24	42	0	38	24	32	22
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Crowded 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	3	3	3		3	3	3	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>				22				22

<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 are country of counterparties 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>
FRANCE	2025 EIR - 30								
	Central governments or central banks	209	212	0		209	212	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	46	45	0		25	25	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	103	98	99		103	99	94	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	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 associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Crowded bonds	193	190	19		193	191	19	
	Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	86	86	14		86	86	14	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>				0				0

<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 are country of counterparties 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>
SLOVAKIA	2025 EIR - 30								
	Central governments or central banks	60	60	0		72	72	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 Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	446	428	425		425	425	397	
	of which: SME	74	73	63		108	107	140	
	Real	5	5	3		4	4	0	
	of which: SME	5	5	3		4	4	2	
	Secured by mortgages on immovable property and AOC exposures	5	5	3		5	5	3	
	of which: SME	5	5	3		5	5	3	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	4	4	7		7	7	10	
	Subordinated debt exposures								
	Crowded bonds	12	12	2		22	22	4	
	Claims on institutions and corporates with a 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	53	53	4		54	54	4	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>				0				0

<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 are country of counterparties 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>
LUXEMBOURG	2025 EIR - 30								
	Central governments or central banks	121	121	0		121	121	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 Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	185	170	170		230	121	120	
	of which: SME	1	0	0		1	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	114	114	43		80	80	28	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	66	57	66	0	65	46	46	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Crowded 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)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>								22

<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 are country of counterparties 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>
CROATIA	2025 EIR - 16								
	Central governments or central banks	50	50	0		50	50	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 Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	1	1	1		0	0	0	
	Corporates	127	121	117		128	121	120	
	of which: SME	14	14	11		14	14	10	
	Real	200	195	134		202	197	134	
	of which: SME	190	185	106		192	186	106	
	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	46	37	53	0	44	34	49	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Crowded 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)	4	4	0		4	4	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardized total <sup>(4)</sup>								0

<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 are country of counterparties 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>
Other Countries	2025 EIR - 16								
	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	130	76	13		134	76	14	
	International Development Banks	134	111	0		186	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	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 associated with particularly high risk								
	Subordinated debt exposures								
	Crowded 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

<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).

		Standardised 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 <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	7,476	6,743	46		7,338	6,423	49	
	Regional governments or local authorities	617	677	40		689	1,009	38	
	Public sector entities	733	666	62		742	400	68	
	Multilateral Development Banks	151	90	7		147	95	6	
	International Organizations	233	233	0		220	220	0	
	Institutions	8,380	7,837	179		8,338	8,247	203	
	Corporates	16,896	10,733	10,120		17,126	11,059	10,478	
	of which: SME	1,076	2,136	1,163		1,204	2,341	1,087	
	Retail	2,005	1,705	1,049		2,078	1,762	1,089	
	of which: SME	1,422	1,205	860		1,458	1,208	879	
	Secured by mortgages on immovable property and ADC exposures	12,028	11,968	8,073		12,711	11,834	8,436	
	of which: SME	6,594	6,207	4,779		6,927	5,909	4,427	
	Exposures in default	1,494	982	1,377	194	1,709	1,039	1,462	199
	Items associated with particularly high risk								
	Subordinated debt exposures	105	105	246		105	105	246	
	Covered bonds	1,138	1,336	107		1,553	1,549	142	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,278	1,276	783		1,261	1,259	776	
	Equity	4,409	6,051	4,258		4,095	6,095	4,024	
	Other exposures	1,102	1,102	508		1,102	1,102	502	
	Standardised Total <sup>(3)</sup>	59,373	51,196	37,989	1,640	60,863	61,895	38,247	1,973

(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 10% of total original exposure or Top 10 countries related by original exposure, calculated as of last quarter.

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
AUSTRIA	(in EUR, %)								
	Central governments or central banks	5,100	4,247	64		5,845	6,855	72	
	Regional governments or local authorities	480	517	2		481	781	36	
	Public sector entities	562	187	37		586	194	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	7,846	7,834	90		9,049	7,828	92	
	Corporates	11,007	6,111	6,109		12,421	6,421	6,214	
	of which: SME	1,738	1,056	862		1,954	1,157	944	
	Retail	571	291	162		562	219	218	
	of which: SME	100	108	62		172	121	69	
	Secured by mortgages on immovable property and ADC exposures	8,271	7,844	4,881		8,344	7,601	4,846	
	of which: SME	3,916	3,486	2,321		3,549	3,123	2,123	
	Exposures in default	105	105	469	210	682	404	547	184
	Items associated with particularly high risk								
	Subordinated debt exposures	139	139	239		160	160	242	
	Covered bonds	602	802	60		824	827	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	167	167	427		162	162	446	
	Equity	3,834	3,077	3,205		3,847	5,080	5,342	
	Other exposures	3,122	3,122	559		3,102	3,102	520	
	Standardised Total <sup>(3)</sup>				1,260				1,263

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	21	42	0		20	40	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	129	188	25		124	174	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organizations	0	0	0		0	0	0	
	Institutions	75	68	22		72	68	24	
	Corporates	4,332	2,878	2,332		4,339	3,008	2,332	
	of which: SME	878	689	537		862	658	528	
	Retail	230	120	120		230	110	110	
	of which: SME	225	111	121		230	118	124	
	Secured by mortgages on immovable property and ADC exposures	3,246	2,823	2,799		3,205	2,805	2,799	
	of which: SME	1,688	1,587	1,501		1,708	1,605	1,547	
	Exposures in default	748	438	851	242	780	480	694	235
	Items associated with particularly high risk								
	Subordinated debt exposures	5	5	8		5	5	8	
	Covered bonds	90	90	10		105	105	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	34	34	143		34	144	142	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				276				305

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
CZECH REPUBLIC	(in EUR, %)								
	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	80	24	0		8	8	2	
	Corporates	209	161	146		225	171	160	
	of which: SME	79	72	59		58	49	38	
	Retail	132	100	92		167	90	87	
	of which: SME	112	100	92		156	90	85	
	Secured by mortgages on immovable property and ADC exposures	687	613	532		651	616	526	
	of which: SME	429	410	350		418	404	333	
	Exposures in default	5	5	10	1	7	7	10	1
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	164	164	1,021		195	195	1,009	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				1				1

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
ROMANIA	(in EUR, %)								
	Central governments or central banks	52	52	5		52	52	5	
	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	2	2	1		4	1	4	
	Corporates	279	250	233		294	262	222	
	of which: SME	171	160	139		185	172	138	
	Retail	413	393	226		412	394	227	
	of which: SME	408	389	222		411	389	222	
	Secured by mortgages on immovable property and ADC exposures	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	73	40	64	20	77	40	64	20
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	36	36	4		36	36	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				20				20

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
POLAND	Central governments or central banks	57	100	11		68	119	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	138	105		55	225	1	
	Corporates	142	601	258		146	605	200	
	of which: SME	64	57	40		71	46	46	
	Retail	80	601	208		80	604	200	
	of which: SME	45	45	15		45	45	15	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	28	40	15	45	27	39	17
	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 ST credit assessment	0	0	0		0	0	0	
POLAND	Collective investments undertakings (CIU)	40	40	40		40	40	40	
	Equity	5	5	5		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				15				20

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	Central governments or central banks	212	227	0		219	225	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	20		21	20	7	
	Corporates	108	100	99		105	99	99	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	100	100	38		211	211	42	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
FRANCE	Collective investments undertakings (CIU)	75	75	17		75	75	17	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				2				2

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SLOVAKIA	Central governments or central banks	80	80	0		80	80	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	74	71	65		63	59	51	
	of which: SME	36	36	32		32	30	26	
	Retail	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	140	140	283		140	140	283	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	27	27	4		42	42	4	
SLOVAKIA	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	15	3		14	14	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				2				2

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
LUXEMBOURG	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 Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	110	99	110		119	110	110	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	188	92	27		270	206	112	
	of which: SME	101	47	15		102	69	25	
	Exposures in default	42	47	73	15	42	77	40	25
	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	
LUXEMBOURG	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	56		5	5	62	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				15				30

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
CROATIA	Central governments or central banks	40	40	0		40	40	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		4	4	0	
	Corporates	47	44	37		51	48	42	
	of which: SME	31	28	22		31	29	19	
	Retail	19	19	15		20	20	13	
	of which: SME	13	13	10		14	14	9	
	Secured by mortgages on immovable property and ADC exposures	87	85	105		85	83	103	
	of which: SME	47	46	56		46	44	54	
	Exposures in default	42	32	47	7	46	36	51	8
	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	
CROATIA	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	0		4	4	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				4				8

(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>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Other Countries	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	115	96	7		147	95	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC 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 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	
Other Countries	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>(3)</sup>				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.

## 2025 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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	
Consolidated data	(min EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRB Total <sup>(3)</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. RGLAs and PSEs from Q1 2025

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

## 2025 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		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	
(min EUR, %)													
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total <sup>(3)</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. RGLAs and PSEs from Q1 2025

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

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

Raiffeisenbankengruppe OÖ Verbund eGen

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
(min EUR)		On balance sheet							Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Austria	102	101	0	0	84	15	0	0	0	0	0	12	0	
[ 3M - 1Y ]		81	81	0	0	20	58	0	0	0	0	11	0		
[ 1Y - 2Y ]		226	227	0	0	119	103	0	0	0	0	0	0		
[ 2Y - 3Y ]		104	109	0	0	68	37	0	0	0	0	1	0		
[ 3Y - 5Y ]		78	78	0	0	0	67	0	0	0	0	0	0		
[ 5Y - 10Y ]		204	197	0	0	60	134	0	0	0	0	0	0		
[ 10Y - more ]		347	340	0	0	272	272	129	814	0	0	0	0		
Total		1,341	1,333	0	0	418	686	129	814	0	0	24	0		
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	1	0		
[ 3M - 1Y ]		20	20	0	0	20	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		31	30	0	0	30	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		10	10	0	0	10	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		32	28	0	0	28	0	0	0	0	0	0	0		
[ 10Y - more ]		56	49	0	0	49	0	0	0	0	0	0	0		
Total		148	137	0	0	137	0	0	0	0	0	1	0		
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	10	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		10	10	0	0	10	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		14	13	0	0	13	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		19	16	0	0	16	0	0	0	0	0	0	0		
Total		48	43	0	0	43	0	0	0	0	0	0	0		
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		5	5	0	0	5	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	5	0	0	0	0	0	0	0		
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Denmark														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		9	9	0	0	9	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		9	9	0	0	9	0	0	0	0	0	0	0		



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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		31	29	0	0	29	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		31	25	0	0	25	0	0	0	0	0	0	0	0	0		
Total		62	54	0	0	54	0	0	0	0	0	0	0	1	0	0	
[ 0 - 3M ]	France	21	21	0	0	21	0	0	0	0	0	0	0	3	0	0	
[ 3M - 1Y ]		5	5	0	0	5	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		46	45	0	0	45	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		32	30	0	0	30	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		20	21	0	0	21	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		50	47	0	0	47	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		73	62	0	0	62	0	0	0	0	0	0	0	0	0		
Total		247	221	0	0	221	0	0	0	0	0	0	0	3	0	0	
[ 0 - 3M ]	Germany	91	85	0	0	85	0	0	0	0	0	0	0	2	0	0	
[ 3M - 1Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		11	11	0	0	11	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		2	2	0	0	2	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		62	58	0	0	58	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		6	6	0	0	6	0	0	0	0	0	0	0	0	0		
Total		119	114	0	0	67	46	0	0	0	0	0	0	2	0	1	
[ 0 - 3M ]	Croatia	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		20	19	0	0	19	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		10	11	0	0	11	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		34	35	0	0	35	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Greece																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Hungary	0	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		6	5	0	0	5	0	0	0	0	0	0	0	0	0	3	
[ 0 - 3M ]	Ireland	5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		55	54	0	0	54	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		25	24	0	0	24	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		21	18	0	0	18	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		22	17	0	0	17	0	0	0	0	0	0	0	0	0		
Total		129	118	0	0	118	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Italy	18	18	0	0	18	0	0	0	0	0	0	0	3	0	0	
[ 3M - 1Y ]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		30	34	0	0	34	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		50	53	0	0	53	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		119	124	0	0	124	0	0	0	0	0	0	0	3	0		

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Latvia	4	3	0	0	0	3	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		13	14	0	0	0	14	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		11	12	0	0	0	12	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		40	39	0	0	0	39	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Lithuania	8	7	0	0	0	7	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		20	19	0	0	0	19	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		13	14	0	0	0	14	0	0	0	0	0	0	0	0		
[ 10Y - more ]		5	4	0	0	0	4	0	0	0	0	0	0	0	0		
Total		57	55	0	0	0	55	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
[ 3M - 1Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		22	21	0	0	0	21	0	0	0	0	0	0	0	0		
[ 10Y - more ]		21	21	0	0	0	21	0	0	0	0	0	0	0	0		
Total		63	62	0	0	0	62	0	0	0	0	0	0	1	0	0	
[ 0 - 3M ]	Malta																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		21	21	0	0	0	21	0	0	0	0	0	0	1	0	0	
[ 0 - 3M ]	Poland	51	51	0	0	0	51	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		16	15	0	0	0	15	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		27	28	0	0	0	28	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		100	99	0	0	0	94	0	0	0	0	0	0	0	0	20	
[ 0 - 3M ]	Portugal	31	32	0	0	0	32	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		42	39	0	0	0	39	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		30	32	0	0	0	32	0	0	0	0	0	0	0	0		
Total		124	124	0	0	0	124	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Romania	35	35	0	0	0	35	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		13	13	0	0	0	13	0	0	0	0	0	0	0	0		
[ 10Y - more ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0		
Total		77	72	0	0	0	71	0	0	0	0	0	0	0	0	39	

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

[illegible]

[illegible]

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 31/12/2024

		As of 31/12/2024																Risk weighted exposure amount
		Direct exposures														Off balance sheet		
		On balance sheet								Derivatives								
	(min EUR)	Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
				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											
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	7	7	0	0	7	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Middle East																	
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Latin America and the Caribbean	13	14	0	0	14	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		13	14	0	0	14	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Africa	17	18	0	0	18	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		17	18	0	0	18	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Others <sup>(2)</sup>	17	17	0	0	17	0	0	0	0	0	0	0	73	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		21	20	0	0	20	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		21	21	0	0	21	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		9	8	0	0	8	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		74	67	0	0	67	0	0	0	0	0	0	0	0	0	0		
Total		152	144	0	0	144	0	0	0	0	0	0	73	0	0	23		

## 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 counterpart 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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		On balance sheet								Derivatives				Off balance sheet	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Austria	137	131	0	0	120	29	0	0	0	0	0	49	0	
[ 3M - 1Y ]		104	106	0	0	62	41	0	0	0	0	25	0		
[ 1Y - 2Y ]		191	191	0	0	56	130	0	0	0	0	1	0		
[ 2Y - 3Y ]		103	108	0	0	69	35	0	0	0	0	0	0		
[ 3Y - 5Y ]		75	75	0	0	66	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		216	208	0	0	59	147	0	0	0	0	0	0		
[ 10Y - more ]		137	328	0	0	66	262	92	793	0	0	104	0		
Total		1,164	1,147	0	0	411	711	92	793	0	0	104	0	145	
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	1	0	
[ 3M - 1Y ]		30	30	0	0	30	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	10	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		12	12	0	0	12	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		84	81	0	0	46	35	0	0	0	0	0	0		
[ 10Y - more ]		37	30	0	0	30	0	0	0	0	0	0	0		
Total		176	163	0	0	115	47	0	0	0	0	1	0	5	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		10	10	0	0	10	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		14	13	0	0	13	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		19	15	0	0	15	0	0	0	0	0	0	0		
[ 10Y - more ]		7	7	0	0	0	7	0	0	0	0	0	0		
Total		54	48	0	0	43	7	0	0	0	0	0	0	5	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		5	5	0	0	5	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	5	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Denmark														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		20	20	0	0	9	11	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		20	20	0	0	9	11	0	0	0	0	0	0	0	

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2025

Direct exposures

On balance sheet

Derivatives

Off balance sheet

Off-balance sheet exposures

Risk weighted  
exposure amount

(mln EUR)		On balance sheet												Derivatives				Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		31	29	0	0	0	29	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	33	23	0	0	0	24	0	0	0	0	0	0	0	0	0	0				
Total		64	58	0	0	53	2	0	0	0	0	0	0	1	0	0				
[ 0 - 3M ]	France	20	20	0	0	0	20	0	0	0	0	0	0	0	3	0				
[ 3M - 1Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		30	28	0	0	0	29	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		42	41	0	0	0	41	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		26	27	0	0	0	21	6	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		55	52	0	0	0	38	13	0	0	0	0	0	0	0	0				
[ 10Y - more ]	73	59	0	0	0	59	0	0	0	0	0	0	0	0	0	0				
Total		267	250	0	0	229	21	0	0	0	0	0	0	3	0	0				
[ 0 - 3M ]	Germany	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		11	11	0	0	0	10	1	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		44	40	0	0	0	28	12	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		31	30	0	0	0	10	20	0	0	0	0	0	0	0	0				
[ 10Y - more ]	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		101	97	0	0	48	49	0	0	0	0	0	0	2	0	0				
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		20	19	0	0	0	19	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0				
Total		44	40	0	0	39	10	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]	Ireland	5	5	0	0	0	5	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		55	54	0	0	0	54	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		20	19	0	0	0	19	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		26	21	0	0	0	21	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	18	13	0	0	0	13	0	0	0	0	0	0	0	0	0	0				
Total		129	118	0	0	118	0	0	0	0	0	0	0	0	0	0				
[ 0 - 3M ]	Italy	18	18	0	0	0	18	0	0	0	0	0	0	0	0	0				
[ 3M - 1Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		40	43	0	0	0	43	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 5Y - 10Y ]		70	70	0	0	0	53	17	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		139	145	0	0	125	20	0	0	0	0	0	0	2	0	0				

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		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			
														Nominal	Provisions		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Latvia	2	2	0	0	0	2	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		15	14	0	0	0	14	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		11	12	0	0	0	12	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		38	38	0	0	0	38	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Lithuania	10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 3M - 1Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		25	25	0	0	0	25	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		21	22	0	0	0	14	8	0	0	0	0	0	0			
[ 10Y - more ]		5	4	0	0	0	4	0	0	0	0	0	0	0			
Total		76	76	0	0	0	58	19	0	0	0	0	0	0	0		
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0	0	0	1	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		42	41	0	0	0	21	20	0	0	0	0	0	0			
[ 10Y - more ]		21	20	0	0	0	20	0	0	0	0	0	0	0			
Total		73	72	0	0	0	62	20	0	0	0	1	0	0	0		
[ 0 - 3M ]	Malta																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
[ 0 - 3M ]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	1	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		21	21	0	0	0	21	0	0	0	0	1	0	0	0		
[ 0 - 3M ]	Poland	49	48	0	0	0	43	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		27	26	0	0	0	15	10	0	0	0	0	0	0			
[ 5Y - 10Y ]		37	37	0	0	0	27	10	0	0	0	0	0	0			
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		112	111	0	0	0	86	21	0	0	0	0	0	0	0		
[ 0 - 3M ]	Portugal	31	31	0	0	0	31	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		41	40	0	0	0	40	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]		20	20	0	0	0	20	0	0	0	0	0	0	0			
Total		123	120	0	0	0	120	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Romania	35	35	0	0	0	35	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		21	20	0	0	0	9	11	0	0	0	0	0	0			
[ 5Y - 10Y ]		5	4	0	0	0	4	0	0	0	0	0	0	0			
[ 10Y - more ]		6	4	0	0	0	4	0	0	0	0	0	0	0			
Total		88	83	0	0	0	72	11	0	0	0	0	0	0			



## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

[illegible]

(min EUR)

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2025

(min EUR)		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
		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				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	14	14	0	0	0	14	0	0	0	0	0	1	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		14	14	0	0	0	14	0	0	0	0	0	1	0	0		
[ 0 - 3M ]	Africa	14	14	0	0	0	14	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		14	14	0	0	0	14	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Others <sup>(2)</sup>	17	18	0	0	0	18	0	0	0	0	0	66	0	13		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		21	21	0	0	0	21	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		31	31	0	0	0	31	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		9	9	0	0	0	9	0	0	0	0	0	0	0	0		
[ 10Y - more ]		95	84	0	0	0	64	20	0	0	0	0	0	0	0		
Total		173	161	0	0	0	141	20	0	0	0	0	66	0	15		

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 criterion 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.

	As of 30/09/2024														As of 30/09/2024													
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>							Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>						
	Of which performing			Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>				Of which performing			Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>			
		Of which Stage 2	Of which performing but past due >90 days and <180 days		Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(4)</sup>		Of which Stage 2		Of which Stage 2	Of which Stage 3 <sup>(4)</sup>				Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(4)</sup>		Of which Stage 2		Of which Stage 2	Of which Stage 3 <sup>(4)</sup>					
2024 Q3																												
Cash balances at central banks and other demand deposits	9,038	9,039	7	0	0	0	0	0	0	0	0	0	0	10,860	10,860	4	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,074	3,074	38	0	0	0	0	0	2	0	0	0	0	3,070	3,074	38	0	0	0	0	0	3	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	0	0	0	0	0	0
General governments	2,132	2,132	93	0	0	0	0	0	0	0	0	0	0	2,120	2,109	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,005	1,009	0	0	0	0	0	0	1	0	0	0	0	1,251	1,254	20	0	0	0	0	0	2	1	0	0	0	0	0
Other financial corporations	75	75	0	0	0	0	0	0	0	0	0	0	0	70	75	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	62	62	0	0	0	0	0	0	0	0	0	0	0	61	62	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	26,064	22,169	2,442	163	1,515	1	1,101	1,486	118	46	461	0	460	27,641	25,992	5,406	265	1,211	0	1,211	1,694	115	48	524	0	521	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	0	0	0	0	0	0
General governments	687	687	0	0	0	0	0	0	1	0	0	0	0	675	675	17	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,149	1,149	1	0	0	0	0	0	0	0	0	0	0	1,056	1,056	1	0	0	0	0	0	1	0	0	0	0	0	0
Other financial corporations	1,328	1,324	317	2	1	0	1	10	4	1	0	1	0	1,273	1,261	371	2	0	0	0	0	0	7	3	0	0	0	0
Non-financial corporations	23,081	21,652	3,040	151	1,492	1	1,400	1,369	98	52	430	0	428	22,344	20,617	4,961	231	1,627	0	1,626	1,587	97	70	489	0	486	0	0
of which: small and medium sized enterprises	6,964	6,195	1,073	74	700	1	764	764	32	19	190	0	185	7,744	6,999	1,421	79	341	0	340	703	32	23	168	0	162	0	0
of which: Loans collateralised by commercial immovable property	9,440	8,441	1,134	25	986	0	984	973	43	24	253	0	252	9,137	8,138	1,024	4	989	0	989	942	40	31	234	0	233	0	0
Households	2,424	2,346	285	10	80	0	80	77	0	7	30	0	28	2,386	2,319	261	11	77	0	77	749	8	4	30	0	28	0	0
of which: Loans collateralised by residential immovable property	1,583	1,541	193	4	10	0	11	10	4	1	14	0	14	1,529	1,525	149	4	40	0	40	446	3	2	14	0	14	0	0
of which: Credit for consumption	182	180	0	2	10	0	11	10	1	1	10	0	10	171	169	27	1	10	0	10	11	1	1	10	0	10	0	0
DEBT INSTRUMENTS other than IFT	40,297	40,165	5,472	163	5,000	0	4,481	4,481	119	56	463	0	460	40,479	40,346	5,497	265	1,211	0	1,211	1,694	118	50	525	0	523	0	0
DEBT INSTRUMENTS under IFT exposures	10,060	10,796	412	0	0	0	0	0	20	4	47	0	47	10,056	10,441	1,404	0	0	0	0	0	17	0	41	0	41	0	0

<sup>(1)</sup> For the definition of an off-balance measure (other than for Article 12(1) of Regulation (EU) No 1751/2015 (SME)

<sup>(2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

<sup>(3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet measures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 / 18.03), which follows a sign convention based on a credit/loss convention, as explained in Annex 2 Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit/loss 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 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

	As of 30/06/2022																	As of 30/06/2022																																
	Gross carrying amount/Notional amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>								Gross carrying amount/Notional amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																					
											On performing exposures <sup>(2)</sup>				On non-performing exposures <sup>(3)</sup>														On performing exposures <sup>(2)</sup>				On non-performing exposures <sup>(3)</sup>																	
	Of which performing	Of which Stage 2		Of which performing and put under OBS (PPI and vPO days)		Of which non-performing <sup>(4)</sup>		Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(5)</sup>	Of which Stage 2		Of which Stage 2		Of which Stage 2		Of which Stage 3 <sup>(5)</sup>		Of which performing	Of which Stage 2		Of which performing and put under OBS (PPI and vPO days)		Of which non-performing <sup>(4)</sup>		Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(5)</sup>	Of which Stage 2		Of which Stage 2		Of which Stage 3 <sup>(5)</sup>		Of which performing	Of which Stage 2		Of which performing and put under OBS (PPI and vPO days)		Of which non-performing <sup>(4)</sup>		Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(5)</sup>						
(in EUR)																																																		
Cash balances at central banks and other demand deposits	9,493	9,493	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,493	9,493	32	0	0	0	0	0	0	0	0	0	0	0	0	0	9,493	9,493	32	0	0	0	0	0	0	0	0					
Other securities (including at amortised cost and fair value)	4,140	4,140	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	4,140	4,140	20	0	0	0	0	0	0	0	0	2	1	0	0	0	0	4,140	4,140	20	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,240	2,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,240	2,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,240	2,240	0	0	0	0	0	0	0	0	0				
Credit institutions	1,794	1,794	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1,794	1,794	20	0	0	0	0	0	0	0	0	1	1	0	0	0	0	1,794	1,794	20	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	27,262	26,363	5,280	232	1,000	0	1,289	1,220	100	71	455	0	455	0	455	0	0	0	27,262	26,363	5,273	131	1,645	3	1,645	1,174	100	71	455	0	455	0	0	0	27,262	26,363	5,273	131	1,645	3	1,645	1,174	100	71	455	0	455	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,120	1,120	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,120	1,120	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1,120	1,120	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,256	1,248	228	3	0	0	0	0	0	0	7	3	0	0	0	0	0	0	1,267	1,262	200	1	14	0	14	0	0	0	0	0	0	0	0	0	1,267	1,262	200	1	14	0	14	0	0	0	0	0	0	0	0	
Non-financial corporations	22,107	20,844	4,820	202	1,012	1	1,311	1,440	84	84	422	0	422	0	422	0	0	0	22,107	20,844	4,788	119	1,645	3	1,645	1,479	84	84	444	0	444	0	0	0	22,107	20,844	4,788	119	1,645	3	1,645	1,479	84	84	444	0	444	0	0	0
of which: small and medium-sized enterprises	7,870	7,564	1,377	87	805	1	804	750	20	30	171	0	171	0	171	0	0	0	8,001	7,742	1,334	77	851	3	850	800	20	30	101	0	101	0	0	0	8,001	7,742	1,334	77	851	3	850	800	20	30	101	0	101	0	0	0
of which: Loans collateralised by commercial immovable property	8,739	7,993	1,531	4	760	0	760	713	31	22	163	0	163	0	163	0	0	0	8,809	7,784	1,408	3	851	0	825	778	30	30	100	0	100	0	0	0	8,809	7,784	1,408	3	851	0	825	778	30	30	100	0	100	0	0	0
Households	2,348	2,348	237	0	79	0	79	70	0	0	30	0	30	0	30	0	0	0	2,323	2,238	231	10	84	0	84	81	3	1	31	0	31	0	0	0	2,323	2,238	231	10	84	0	84	81	3	1	31	0	31	0	0	0
of which: Loans collateralised by residential immovable property	1,036	1,005	140	2	51	0	51	48	3	2	34	0	34	0	34	0	0	0	1,044	1,008	147	4	51	0	51	50	1	2	31	0	31	0	0	0	1,044	1,008	147	4	51	0	51	50	1	2	31	0	31	0	0	0
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
OFB: RETAIL EXPOSURES other than RET	40,000	40,000	5,280	232	1,000	0	1,289	1,220	100	71	455	0	455	0	455	0	0	0	40,000	40,000	5,273	131	1,645	3	1,645	1,174	100	71	455	0	455	0	0	0	40,000	40,000	5,273	131	1,645	3	1,645	1,174	100	71	455	0	455	0	0	0
OFF-BALANCE SHEET EXPOSURES	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(1) For the off-balance sheet exposures, please refer to Article 10(2) of Regulation (EU) No 105/2013 (SME).

(2) Institutions report here the cumulative amount of expected credit losses (see 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 (see initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures).

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.10.10 / 7.10.10).

(5) Where a sign convention based on a credit-risk convention, as explained in Annex 1 of Regulation (EU) No 105/2013, is used for off-balance sheet exposures, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is followed consistently with the related sign convention. This is because, based on this sign convention, the provisions for off-balance sheet exposures are generally reported with a positive sign.

(6) From June 2023, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired or non-performing are not included in the impairment stage, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Forborne exposures

Raiffeisenbankengruppe ÖÖ Verbund eGen

	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
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)	1,712	1,009	304	286	1,045	611	1,671	1,073	313	300	1,013	656
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	0	0	0	0	0	4	3	2	2	0	0
Non-financial corporations	1,675	991	295	277	1,026	604	1,631	1,051	302	289	991	650
of which: small and medium-sized enterprises	907	577	144	137	610		816	512	98	92	568	
Households	34	18	9	9	19	7	36	18	9	9	21	7
DEBT INSTRUMENTS other than HFT	1,712	1,009	304	286	1,045		1,671	1,073	313	300	1,013	
Loan commitments given	87	27	11	10	18	4	93	19	6	6	29	4
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						400					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						945					

<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

Raiffeisenbankengruppe OÖ Verbund eGen

	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 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
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)	1,911	1,053	286	267	1,198	686	1,969	1,078	312	289	1,174	678
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	61	3	2	2	0	0	64	6	3	2	0	0
Non-financial corporations	1,813	1,031	274	256	1,176	677	1,867	1,049	299	276	1,152	668
of which: small and medium-sized enterprises	949	565	99	91	693		982	604	118	110	706	
Households	37	19	9	9	22	8	38	23	10	10	22	10
DEBT INSTRUMENTS other than HFT	1,911	1,053	286	267	1,198		1,969	1,078	312	289	1,174	
Loan commitments given	85	13	6	5	26	1	94	9	4	4	22	2
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	449						572					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	931						1,098					

(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  
Raiffeisenbankengruppe OÖ Verbund eGen

(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			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
A Agriculture, forestry and fishing	205	11	11	205	3	0	260	12	12	260	4	0	272	13	13	272	4	0	276	13	12	276	4	0
B Mining and quarrying	100	0	0	100	0	0	96	0	0	96	0	0	91	0	0	91	0	0	89	0	0	89	0	0
C Manufacturing	4,345	178	177	4,345	79	0	4,042	217	217	4,042	108	0	4,113	188	188	4,113	81	0	4,055	206	206	4,055	86	0
D Electricity, gas, steam and air conditioning supply	386	2	2	386	1	0	317	2	2	317	1	0	334	3	3	334	1	0	305	3	3	305	1	0
E Water supply	134	5	5	134	2	0	125	5	5	125	2	0	128	4	4	128	1	0	121	4	3	121	1	0
F Construction	1,801	198	198	1,782	72	0	1,708	252	252	1,662	79	0	1,775	259	259	1,723	79	0	1,722	260	260	1,675	77	0
G Wholesale and retail trade	2,482	83	82	2,482	47	0	2,370	148	148	2,370	68	0	2,143	125	125	2,143	58	0	2,312	92	91	2,312	54	0
H Transport and storage	1,209	52	52	1,205	19	0	1,225	54	54	1,221	20	0	1,281	62	61	1,277	24	0	1,297	63	62	1,294	22	0
I Accommodation and food service activities	487	20	20	486	10	0	484	20	20	483	9	0	480	20	20	479	8	0	426	20	20	425	9	0
J Information and communication	206	5	5	206	3	0	202	7	7	202	3	0	235	7	7	235	3	0	236	6	6	236	4	0
K Financial and insurance activities	9	0	0	9	0	0	38	0	0	38	0	0	9	1	1	9	0	0	19	0	0	19	0	0
L Real estate activities	7,516	659	659	7,445	167	0	7,352	684	684	7,278	171	0	7,330	628	628	7,259	145	0	7,327	646	646	7,251	174	0
M Professional, scientific and technical activities	3,096	188	188	3,087	114	0	2,919	203	203	2,911	111	0	2,924	178	178	2,916	91	0	3,040	209	209	3,032	91	0
N Administrative and support service activities	456	10	10	456	4	0	468	9	9	468	4	0	434	9	9	434	4	0	443	11	11	443	5	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	0	0	0	0	0	0
P Education	14	1	1	14	0	0	14	1	1	14	0	0	14	1	1	14	0	0	16	1	1	16	0	0
Q Human health services and social work activities	89	1	1	89	1	0	85	1	1	85	1	0	84	2	2	84	1	0	82	2	2	82	1	0
R Arts, entertainment and recreation	67	1	1	67	1	0	67	1	1	67	1	0	66	3	3	66	2	0	66	2	2	66	2	0
S Other services	492	17	17	492	6	0	471	11	11	471	3	0	483	11	11	483	4	0	475	9	9	475	4	0
Loans and advances	23,093	1,430	1,430	22,990	528	0	22,244	1,627	1,626	22,111	586	0	22,197	1,512	1,511	22,099	506	0	22,206	1,546	1,545	22,172	535	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)



	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Loans and advances		Performing		Non-performing		Loans and advances		Performing		Non-performing		Loans and advances		Performing		Non-performing		Loans and advances		Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days				of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days				of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days				of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
(min EUR)																								
Gross carrying amount	0	0	0	0	0	0	27,643	25,992	245	1,711	874	27,562	25,963	212	1,600	709	27,704	26,059	131	1,645	697			
Of which secured	0	0	0	0	0	0	22,814	21,215	243	1,599	794	22,883	21,174	210	1,511	655	22,511	20,943	129	1,567	655			
Of which secured with immovable property	0	0	0	0	0	0	15,989	12,290	12	1,159	485	15,287	12,159	23	1,095	374	15,188	12,024	10	1,164	409			
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0		0	0	0	3,914	3,805		109	26	3,815	3,729		92	28	3,894	3,679		215	23			
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0	0	0	0	0	1,518	1,248		270	69	1,604	1,347		257	68	1,462	1,313		139	38			
Of which instruments with LTV higher than 100%	0	0	0	0	0	0	2,046	1,543		503	206	1,954	1,458		497	179	1,854	1,293		562	230			
Accumulated impairment for secured assets	0	0	0	0	0	0	535	90	1	445	205	462	85	1	359	140	517	84	1	434	153			
Collateral																								
Of which value capped at the value of exposure	0	0	0	0	0	0	13,699	12,812	68	887	385	13,617	12,757	88	880	338	13,567	12,650	73	918	350			
Of which immovable property	0	0	0	0	0	0	11,300	10,518	10	789	303	11,331	10,461	21	779	293	11,147	10,344	9	800	284			
Of which value above the cap	0	0	0	0	0	0	3,610	3,508	10	142	64	3,672	3,531	12	141	55	3,821	3,683	10	138	54			
Of which immovable property	0	0	0	0	0	0	2,939	2,815	-3	124	51	2,927	2,806	1	120	36	3,025	2,907	-1	118	40			
Financial guarantees received	0	0	0	0	0	0	2,193	2,127	135	66	54	2,134	2,082	89	12	45	2,071	2,045	32	26	14			
Accumulated partial write off	0	0	0	0	0	0	-80	-2	0	-78	-28	-128	-1	0	-126	-28	-88	-2	0	-81	-8			

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.