

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



Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	4,925	5,109			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



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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	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	5,339	5,666	5,829	6,148	C 01.00 (-0010,r0010)	Articles 4[118] and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,925	5,109	5,276	5,618	C 01.00 (-0020,r0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital [including share premium and net own capital instruments]	1,033	1,033	1,083	1,033	C 01.00 (-0030/c0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A.1.2	Retained carrings	4,849	5,249	5,249	5,456	C 01.00 (+0130/c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-488	-505	-505	-358	C 01.00 (+0180,r0010)	Articles 4(100), 26(1) point (d) and 26 (1) point (I) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01:00 (+0200/c0010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (+0210,r0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	16	17	17	17	C 01.00 (+0230,r0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-17	-20	-19	-16	C 01:00 (+0250 ₂ :0010)	Articles 33 to 35 of and 36 (1) point (I) of CSR
	A.1.8	(-) Intangible assets (including Goodwill)	-56	-65	-76	-73	C 01.00 (+0300,r0010) + C 01.00 (+0340,r0010)	Articles 4(113), 26(1) point (b) and 37 of CRE. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-4	-2	-2	-2	C 01.00 (+0370 _x :0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01:00 (+0380/c0010)	Articles 36(1) point (dj. 40 and 159 of CRR
	A 1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,r0010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (1043Q,20010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-25	-25	-25	-26	C 01:00 (1044);20010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00(r0450;c0010) + C 01.00 (r0460;c0010) + C 01.00 (r0470;c0010) + C 01.00 (r0471;c0010) + C 01.00 (r0472;c0010)	Articles 4[36], 26(1) point (i) (i) and 89 to 91 of CRF, Articles 26(1) point (i) (ii), 243(1) point (ii) 244(1) point (ii) and 258 of CRF, Articles 26(1) point (i) (iii) and 279(ii) of CRF, Articles 26(1) point (i) (iv) and
	A1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01'00 (-0460'c0010)	153(B) of CRR and Articles 36(1) point k) (r) and 155(4) of CRR. Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 26(1) point (h): 43 to 46, 49 (2) and (3) and 70 of CSR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01:00 (+0490,r0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (s) and 48(2) of CRR
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-203	-180	-147	-166	C 01.00 (-0500/c0010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (2) and 79 of CSR
OWN FUNDS Transitional period	A.1.18	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,r0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-53	-246	-85	-85	C 01.00 (10513,c0010)	Article 36(1), point (in) and Article 47c CRR
	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01:00 (r0514,c0010)	Article 36(1), point (n) and Article 133(2) CER
	A.1.18C	(-) Other foresonable tax charges	0	0	0	0	C 01:00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-16	-16	C 01:00 (10524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-127	-146	-146	-146	C 01.00 (10529,c0010)	
	A1.21	Transitional adjustments	0	0	0	0	CA1(1.1.16 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (10220,£0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (+0340,r0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (*/-)	0	0	0	0	C 01.00 (10520,r0010)	Articles 469 to 472, 478 and 465 of CSR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01:00 (r0530,r0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2	2	2	2	C 01.00 (10540,c0010) + C 01.00 (10570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (10720,r0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	C01.00 (n0640;c0010) + C 01.00 (n0700;c0010) + C 01.00 (n0744;c0010) + C 01.00 (n0744;c0010) + C 01.00 (n0744;c0010) + C	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	01.00 (0748,c003) C 01.00 (0660,c0010) + C 01.00 (16680,c0010) + C 01.00 (0770,0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transkional adjustments)	4,925	5,109	5,276	5,618	C 01:00 (10015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	415	557	553	531	C 01.00 (10750,±0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	459	557	553	531	C 01.00 (+0760, 20010) + C 01.00 (+0890, 20010)	
	A.4.2		-44	0	0	0	$\begin{array}{l} C\ 01.00\ \ 09810, \ c0010\ \ < \ 01.00\ \ \ 09810, \ c0010\ \ < \ < \ 01.00\ \ \ 09810, \ c0010\ \ < \ < \ < \ < \ < \ < \ < \ < \ < $	
	A.4.3		0	0	0	0	C 01.00 (-0880,r0010) + C 01.00 (-0900,r0010) + C 01.00 (-0960,r0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	30,917	28,886	30,112	30,357	C 02.00 (-0010 ₂ :0010)	Articles 92(2), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		0	0			C 05.01 (10010 ₂ :0040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			30,112	30,357	C 02:00 (10036,c0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.93%	17.69%	17.52%	18.50%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.93%	17.69%	17.52%	18.50%	CA2{2}	-
	C3	TOTAL CAPITAL RATIO (transitional period)	17.27%	19.62%	19.36%	20.25%	CA2{5}	-
	C.A	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.52%	18.50%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.52%	18.50%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			19.36%	20.25%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,925	5,109			[A.S.A.S. 13-A.S. 21+MIN[A.2+A.S. 133-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0[]	-
CET1 RATIO (%) Fully loaded (CRR2) ^[1]	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.93%	17.69%			[0.1]/[0-0.1]	+
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,£0010)	
Memo items	•	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,£0020)	
	•	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,£0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,£0040)	
B /		ossed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory pol			1.11			



Overview of Risk exposure amounts

		RW	NAS		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	28,896	26,625	27,890	28,159	C 0.2.00 (40040, 0.0010) -(C 07.00 (40090, 0.0220, 4001) - C 07.00 (40130, 0.0220, 4001) + C 07.00 (40130, 0.0220, 4001) + C 08.01 (40040, 0.0240, 4001) + C 08.01 (40040, 40040, 40040, 40040, 40040)
Of which the standardised approach	28,896	26,625	27,890	28,159	C 02.00 (+0060, c0010)-[C 07.00 (+0090, c0220, s001) + C 07.00 (+0110, c0220, s001)+ C 07.00 (+0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽⁰⁾	103	141	96	88	COTOS (0000, C0220, 0001) + C0720 (00116, C0220, 0001) + C0720 (00118, C02228, 0001) + C0810 (10000, C0208, 0001) + C0810 (10000, C0
Credit valuation adjustment - CVA	74	58	77	76	C 02.00 (10640, 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) ^(II)	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 (4930, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00 a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.3-C 20.00 (r0010,c0450)*12.3-MANI(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,792	1,991	1,956	1,956	C 0 Z 00 (r6590, 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 (10620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0680, 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 (n0035, c0010)
Total	30,917	28,886	30,112	30,357	

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

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

^[8] In response to changes to the reporting framework, certain RWEA 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.



P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
(min EUK) 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
TOTAL OPERATING INCOME, NET	794	1,051	256	524
(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 ⁽¹⁾	0	0	0	0
Of which restructuring ⁴	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	491	490	46	274
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	430	449	23	234
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	430	449	23	234
Of which attributable to owners of the parent [10] Information available only as of end of the year	423	442	21	230

⁽¹⁾ Information available only as of end of the year

^[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)																		
(HIII EUK)		As of 30	/09/2024			As of 31	/12/2024			As of 31/	13/2025			As of 30/	06/2025			
			Fair value hierarch				Fair value hierarchy				Fair value hierarch	у		Fair value hierarchy				
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); 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(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	27,935				26,838				27,128				27,600				IFRS 7.8(1); 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 1.22; 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 ⁽¹⁾	4,518				4,653				4,702				4,845					
	48,208				49,081				48,141				48,461				IAS 1.9(a), IG 6	

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

(min	EUR)			As of 3	0/09/2024					As of 31/1	12/2024					As of 31/0	13/2025					As of 30/	06/2025			
		Gr	oss carrying amour	nt ⁽²⁾	Ac	cumulated impairmer	nt ⁽²⁾	Gn	oss carrying amoun		Acc	umulated impairmen	1t ⁽²⁾	Gri	ss carrying amount		Acci	ımulated impairme	ent ⁽²⁾	Gro	ss carrying amour	nt ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ^[5]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	Stage 3 c 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	References
Financial assets at fair value through other		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)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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)
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)

¹⁸ This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	555	578	445	461	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 ⁽¹⁾	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(I)
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 ^(t)	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.IG6

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



Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Para dia	of which: Current accounts / overnight deposits	5,307	6,143	5,918	6,003	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordir	nated 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	



Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

	SA					II.	4									IM						
			VaR (Memorani	dum item)	STRESSED VaR (Memorandum item)	MIGRATIC	'AL DEFAULT AND IN RISK CAPITAL HARGE	ALL PRICE RISI	(S CAPITAL CHA	RGE FOR CTP		VaR (Memor	randum item)	STRESSED VaR (M	Memorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
Traded Debt Instruments	51	71	0	0	0	0							0	0	0	0						
Of which: General risk	50	69	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	2	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							ı ö	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	52	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/0	5/2025					
Traded Debt Instruments	92	77	0	0	0	0							0	0	0	0						
Of which: General risk	84	71	0	0	0	0							0	0	0	0						
Of which: Specific risk	8	6	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	93	77	0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position in its n City (Article 348(1), 350 (3) c) and 344 (2) 4 (2R8). For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models (Article 110 CR8). Both the own fund requirements for these CIU positions and those resulting from the add on for internal model banks are in the RWEA DVI template.

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisenbankengruppe OÖ Verbund eGen

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31/	12/2024	
		Original Exposure (II)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (4)
	(min EUR, %)								
	Central governments or central banks	6,717	7,895	59		8,410	9,568	62	
	Regional governments or local authorities	623	1,031	100		647	1,062	110	
	Public sector entities	677	358	41		730	383	56	
	Multilateral Development Banks	130	76	13		134	76	14	
	International Organisations	174	173	0		189	188		
	Institutions	9,235	8,778	1,414		9,232	8,943	1,482	
	Corporates	21,846	15,423	14,827		20,252	13,610	12,962	
	of which: SME	3,079	2,451	2,018		3,352	2,633	2,168	
	Retail	2,732	2,104	1,268		2,781	2,107	1,264	
	of which: SME	2,204	1,774	1,020		2,275	1,797	1,032	
Consolidated data	Secured by mortzages on immovable property and ADC exposures	7,532	7,438	3,029		7,667	7,571	3,077	
	of which: SME	2,153	2,110	785		2,448	2,411	295	
	Exposures in default	1,030	632	777	285	1,079	518	605	431
	Items associated with particularly high risk	2,113	1,874	2,810		2,163	1,650	2,475	
	Subordinated debt exposures								
	Covered bonds	1,294	1,292	107		1,337	1,334	112	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)	1,235	1,233	618		1,240	1,238	625	
	Equity	3,986	3,219	3,136		1,806	3,049	3,008	
	Other exposures	988	988	800		1,112	1,112	913	
	Standardised Total (5)	60,312	52,515	28,999	1,343	60,779	52,411	26,766	1,688

Cognic Exposure Value Cogn					Standardise	d Approach			
Cognic Exposure Value Cogn			As of 30,	/09/2024			As of 31,	12/2024	
Confident Control Section		Original Exposure (1)	Exposure Value (1)	Risk exposure amount		Original Exposure (4)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (2)
### ### ### ### ### ### ### ### ### ##		5.184	6507			7.071	£ 161		
Public and entities 628 221 46 621 200 40 10 10 10 10 10 10 10 10 10 10 10 10 10				76				87	
######################################				40				40	
Institutions 8,346 7,954 20 8,271 8,446 23 Copyrights 1,358 8,340 8,237 13,468 7,202 7,205 of white 2007 3,540 1,095 802 1,346 1,096 805		0	0	0			0	0	
Corporates 1.1384 8.267 1.1,438 7,392 7,105 of white SME 1.543 1,099 602 1,546 1,566 1,098 602	International Organisations	0	0	0		0	0	0	
of which: SME 2,543 1,095 902 2,545 2,098 905	Institutions							352	
	Corporates			8,157		12,426		7,185	
	of which: SME								
	Retail	1,122		422		1,104	609	400	
of which: SME 633 245 200 636 333 292									
AUSTRIA Secured by mortgages on immovable property and AOC exposures 5,654 5,581 2,202 5,993 2,287									
of which: SME 1,588 1,507 539 3,874 1,843 668									
Exposures in default 487 209 322 109 554 235 200					169				179
1,002 1,003 1,00		140	721	1,082		803	679	1,018	
Subordinated debt assoures 672 672 22 655 684 29		477	677	71				30	
Converte constructions and corporates with a ST credit assessment 0 0 0 0 0 0		0/2	0/1			0.0	0.00		
Culture on introduction and constrained and constrained of the Cons		105	505	417		615	615	447	
Equity 3,869 3,120 3,109 3,756 2,978 2,983									
Other exposures 965 965 1,122 1,122 925		933	988	800		1,112	1,112	913	
Sandardined Total ⁽¹⁾					1,083				1,067

					Standardise	d Approach			
			As of 30/	09/2024			As of 31/	12/2024	
		Original Exposure (A)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (2)
	(minEUR, 50)	19	41			25	47		
	Central governments or central bunks Resional povernments or local authorities	19	43			25	47		
	Regional governments or local authorities Public sector entities	83	82			12	158	16	
	Public sector enobes Multilateral Development Banks	-					1,00		
	International Organizations								
	Institutions	82	74	14		75	68	12	
	Corporates	5,678	4.309	4.155		5.211	3,696	3,544	
	of which: SME	1,027	879	728		1,013	861	710	
	Retail	368	285	168		382	270	158	
	of which: SME	353	274	158		368	259	349	
GERMANY	Secured by mortzages on immovable property and ADC exposures	1,642	1,626	734		1,563	1,549	698	
	of which: SME	597	586	241		563	557	227	
	Exposures in default	307	179	208	125	280	104	113	152
	Items associated with particularly high risk	1,196	1,086	1,629		1,284	908	1,362	
	Subordinated debt exposures								
	Covered bonds	83	89	9		90	89	9	
	Claims on institutions and corporates with a ST credit assessment		٥	0				0	
	Collective investments undertakines (CIU)	24	24	2		24	24	2	
	Eaulty	17	17	17		13	13	13	
	Other exposures					۰			
	Standardised Total (3)				218				287

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities								
	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks								
	International Organisations	0					0	0	
	Institutions	531	530	951		554	553	1,043	
	Corporates	888	812	781		687	645	608	
	of which: SME	203	187	156		232	225	288	
	Retail	121	105	62		164	150	86	
	of which: SME	119	105	60		162	148	85	
CZECH REPUBLIC	Secured by mortgages on immovable property and ADC exposures	81	77	35		111	108	48	
	of which: SME	6	4	10		1	1		
	Exposures in default Items associated with particularly high risk	9	,	10			55	83	
	Subordinated debt exposures					-	33	87	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)			0		0	0	0	
	Equity	90	72	0		45	45	0	
	Other exposures						0		
	Standardised Total (2)				22				-

			Standardised Approach										
			As of 30,	09/2024			As of 31/	12/2024					
		Original Exposure (F)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁶⁴	Exposure Value ^(c)	Risk exposure amount	Value adjustments and provisions ⁽²⁾				
	(minEUR, %)												
	Central governments or central banks	41	41	21		41	41	21					
	Regional governments or local authorities			0		۰	0						
	Public sector entities			0		۰	0						
	Multilateral Development Banks International Organisations					۰	0						
	International Organisations Institutions			17			0						
	Corporates	227	211	184		235	215	287					
	of which: SME	130	123	96		134	124	26					
	OF WHICH: SME	432	395	229		438	406	235					
	of which: SME	427	394	225		434	403	233					
ROMANIA	Secured by mortgages on immovable property and ADC exposures	427	2,54	223		4,54	400	***					
RUIVIANIA	of which: SME						0						
	Exposures in default		41	61	12	20	40	56					
	Items associated with particularly high risk	-											
	Subordinated debt exposures		-				-						
	Covered bonds							0					
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIV)	36	36	18		36	36	18					
	Equity	4	4	4		5							
	Other exposures												
	Standardised Total (2)				14								

eba Banking Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisenbankengruppe OÖ Verbund eGen								
			As of 30,	109/2024	Standardise	d Approach	As of 31,	12/2024	
	freis GUR- No	Original Exposure (5)	Exposure Value (ii)	Risk exposure amount	Value adjustments and provisions ^[5]	Original Exposure (4)	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (II)
	(minEUR, %) Central governments or central banks	55	81	16		56	96	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 Organisations	0	0	0		0	0	0	
	Institutions	45	19			50	10	2	
	Corporates	105	90	84		104	90	84	
	of which: SME	32		22		35	32	25	
	Retail	475 475	464 464	265 265		478	462	264 264	
POLAND	of which: SME	475	464	265		478	462	264	
POLAND	Secured by mortzaces on immovable property and ADC exposures of which: SME	0				0		0	
	Exposures in default			41		29	24	33	15
	Items associated with particularly high risk								.,,
	Subordinated debt exposures		_					-	
	Covered bonds		0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (OU)	46	45	11		46	46	11	
1	Coulty	3	3	3		3	3	3	
	Other exposures	0				0	0	0	
	Standardised Total (2)				12				15
	·	⁽⁴⁾ Original exposure, unlike Expo-	sure value, is reported before taking	e into account any effect due to o	redit conversion factors or credit	risk mitteation techniques (e.e. subs	stitution effects).		

		THE REAL PROPERTY AND ADDRESS									
					Standardise	ed Approach					
			As of 30,	/09/2024			As of 31,	12/2024			
		Original Exposure (II)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk esposure amount	Value adjustments and provisions (2)		
	(minEUR, %)										
	Central governments or central banks Regional governments or local authorities	206	212			205	211				
	Public sector entities	45	45			25	25				
	Multilateral Development Banks	0	0				0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	18	15	4		26	16	3			
	Corporates	102	95	95		102	95	94			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0			0	0			
FRANCE	of which: SME										
FRANCE	Secured by mortgages on immovable property and ADC exposures of which: SME						0				
	Exposures in default	,			,	,			,		
	Exposures in Detault Items associated with particularly high risk		, and a	, and a							
	Subordinated debt exposures		_	_							
	Covered bonds	190	190	19		191	191	19			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	85	86	16		85	85	16			
	Equity	0	0	0		0	0	0			
	Other exposures							0			
	Standardised Total ⁽³⁾										

					Standardise				
					Standardise	d Approach			
			As of 30,	09/2024			As of 31	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽¹⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
SLOVAKIA	Security of the control of the contr	00 0 0 0 441 74 5 5 5 6 7 9 6 7 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00 0 0 0 0 228 23 5 5 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 415 61 3 3 3 1 1 0 7 7	۰	72 0 0 0 435 1266 4 4 5 5 7 7 7 7	71 0 0 0 425 167 4 4 4 8 5 0 7 7	0 0 0 0 0 0 0 0 0 3 3 3 2 2 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Other exposures								
	Standardised Total (3)								2

					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (H	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁴	Exposure Value (0)	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks		- 11			11	11		
	Central governments or central banks Regional governments or local authorities	11	11				11	0	
	Public sector entities							0	
	Multilateral Development Banks							0	
	International Organisations							0	
	Institutions	1	1			1	1	0	
	Corporates	185	170	170		230	121	120	
	of which: SME	0	0	0		103	7	5	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortzages on immovable property and ADC exposures	114	114	43		80	80	28	
	of which: SME	0	0			0	0	0	
	Exposures in default	60	57	68	3	61	46	46	15
I	Items associated with particularly high risk						0		
	Subordinated debt exposures Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)	ı i	,	,		1	1	1	
	Equity		,	,		4	4	4	
	Other exposures							0	
	Standardised Total (P)				4				15

					Standardise	ed Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (II)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (4)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions (2)
	Inin EUR. 10								
	Central governments or central banks	30	30			30	30	0	
	Regional governments or local authorities Public sector entities	0					0	0	
	Multilateral Development Banks					o o		0	
	International Organizations							0	
	Institutions	1	1	1				1	
	Corporates	127	121	117		125	123	120	
	of which: SME	14	14	11		14	14	10	
	Retail	200	195	114		202	197	114	
	of which: SME	190	185	105		192	188	108	
CROATIA	Secured by mortranes on immovable property and ADC exposures	0		0			0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	37	55	5	44	34	49	7
	Items associated with particularly high risk	3	3	5		2	2	2	
	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)	4	4	0		4	4	0	
	Equity	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total (F)								

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure (F)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, %)								
	Central governments or central banks	0				0	0	0	
	Regional governments or local authorities					۰		0	
	Public sector entities					٥	75	0	
	Multilateral Development Banks	130 174	76	13		134	76	14	
	International Organisations	174	173			189	188	0	
	Institutions	0						0	
	Corporates of which: SME	0						0	
		0						0	
	Retail of which: SME	0						0	
Other Countries	of which: SME Secured by mortsages on immovable property and ADC exposures	0						0	
Other Countries	Secured by mortaness on immovable property and ADC exposures of which: SME	0				0		0	
	of which: SME Exposures in default								,
	Exposures in default Items associated with particularly high risk								
	Subordinated with baroculary num risk Subordinated debt exposures								
	Suppromated bent exposures Covered bonds							0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CU)								
	Collective investments undertakings (CIU) Equity								
	Other exposures								
	Standardised Total (2)	- v							

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					Standardised Approx	ich						
				As of 31/03/2025			As of 30/	06/2025				
		Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽⁶⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (4)			
	(min EUR, 10) Central invernments or central banks	7.426	8.562			7.338	8.429	95				
	Central governments or central banks Regional governments or local authorities	7,425 617	8,562 977	80		7,338	1,009	90				
	Regional governments or local authorities Public sector entities	723	406	40		742	400	63				
	Multilateral Development Banks	151	96	7		147	95					
	International Organisations	219	219			220	220					
	Institutions	8,309	7,917	179		9,539	8.247	203				
	Corporates	16,896	10.733	10,120		17,126	11,099	10.478				
	of which: SME	3,076	2.158	1,743		3,236	2,241	1.807				
	Datel	2.065	1,755	1.049		2,076	1.762	1.049				
	of which: SME	1,622	1,505	860		1,656	1.538	879				
Consolidated data	Secured by mortgages on immovable property and ADC exposures	12,928	11,968	8,673		12,711	11,834	8,436				
	of which: SME	6,594	6,107	4,779		6,307	5,909	4,427				
	Exposures in default	1,694	982	1,377	594	1,730	1,039	1,442	599			
	Items associated with particularly high risk											
	Subordinated debt exposures	165	165	248		166	166	249				
I	Covered bands	1,338	1,336	167		1,553	1,549	182				
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	1,278	1,276	763		1,261	1,259	776				
	Equity	4,409	3,651	4,258		4,452	3,685	4,321				
	Other exposures	1,152	1,152	959		1,103	1,103	910				
	Standardised Total [2]	59,371	51,196	27,987	1,466	60,853	51,895	28,247	1,473			

					Standardised Approx	xh			
				As of 31/03/2025			As of 30	/06/2025	
	(refe EUR, No	Original Exposure (4)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central governments or central banks	5,989	7,047	64		5,845	6,859	72	
	Regional governments or local authorities	400	760	17		468	788	16	
	Public sector entities	562	187	37		586	194	39	
	Multifateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,848	7,634	90		9,049	7,928	92	
	Corporates	11,007	6,311	6,109		10,974	6,425	6,214	
	of which: SME	1,738	1,056	862		1,914	1,157	944	
	Retail	571	331	229		562	319	218	
	of which: SME	160	108	62		173	121	69	
AUSTRIA	Secured by mortgages on immovable property and ADC exposures	8,271	7,684	4,881		8,164	7,601	4,846	
	of which: SME	3,935	3,666	2,521		3,593	3,348	2,123	
	Exposures in default	693	358	489	238	680	404	547	184
	Items associated with particularly high risk	150	159	239		160	160	241	
	Subordinated debt exposures	159	159	45		150	857	53	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	692	091	40		808	857	33	
I	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	667	667	427		663	662	440	
I		3.834	3.077	1.226		3.847	3.080	1242	
I	Equity	1,152	1,077	3,220		1,103	1,000	910	
	Other exposures Standardised Total ⁽²⁾	4,420	4,434	3,3	1.062	4,403	2,203	920	1.013
	Strategiese 1911				1,062				1,011

					Standardised Approx	ĸh			
				As of 31/03/2025			As of 30,	06/2025	
		Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, %) Central anyerryments or central banks	21	43			20	40		
	Central governments or central banks Regional governments or local authorities	97	43			20	40 97		
	Public sector entities	129	188			174	174	24	
	Multilateral Development Banks		0	0			0	0	
	International Organisations		0	0		0	0	0	
	Institutions	75	68	21		72	68	24	
	Corporates	4,332	2.876	2.732		4,539	3.058	2,910	
	of which: SME	878	689	537		862	658	528	
	Retail	239	223	129		244	228	132	
	of which: SME	225	211	121		230	218	124	
GERMANY	Secured by mortsages on immovable property and ADC exposures	3,245	3,012	2,759		3,055	2,805	2,461	
-	of which: SME	1,686	1,587	1,521		1,738	1,635	1,547	
	Exposures in default	748	458	651	245	786	485	684	236
	Items associated with particularly high risk								
	Subordinated debt exposures	5	5			5	5		
1	Covered bands	90	90	18		106	105	20	
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
1	Collective investments undertakings (CIU)	24	24	143		14	14	142	
1	Equity	2	2	2		2	2	2	
	Other exposures				276				265
	Standardised Total (2)				276				265

					Standardised Approx	ĸh			
				As of 31/03/2025			As of 30	r06/2025	
	Intel SUR. NJ	Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	30	24	5		13	8	2	
	Corporates	209	161	146		225	171	160	
	of which: SME	79	73	59		58	49	38	
	Retail	172	160	92		180	167	95	
	of which: SME	172	160	91		180	166	95	
CZECH REPUBLIC	Secured by mortgages on immovable property and ADC exposures	667	633	532		661	636	525	
	of which: SME	429	410	350		418	404	333	
	Exposures in default	9	7	10	1	9	7	10	
	Items associated with particularly high risk								
	Subordinated debt exposures	0		0		0	0	0	
	Covered bands	0		0		0	0	0	
	Claims on institutions and coroorates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIU)					.0			
	Equity	564	564	1,021		595	595	1,069	
	Other exposures			0			0		
	Sundardized Total (1)								

					Standardised Approa	ch .			
				As of 31/03/2025			As of 30/	06/2025	
		Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure [1]	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)
	(minEUR, %)								
	Central governments or central banks Regional governments or local authorities	52	52	5		52	52	5	
	Regional governments or local authorities Public sector entities		0			o o	0	0	
	Multilateral Development Banks								
	International Organisations			0		0		0	
	Institutions	2	2	1		4	1	4	
	Corporates	275	250	213		294	262	222	
	of which: SME	171	163	126		185	172	133	
	Retail	413	393	226		415	394	227	
	of which: SME	408	389	222		411	389	222	
ROMANIA	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	45	64	26	77	46	64	28
	Items associated with particularly high risk								
	Subordinated debt exposures	٥	0			0	0		
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CIU)	36	16			16	16	1 1	
	Coulty	3	3	3					
	Other exposures Standardised Total ⁽²⁾			U	78				
					28 credit conversion factors or credit risk mitigation techniqu				30

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Railfelsenbankengruppe OO Verbund eGen

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					Standardised Approx	ach			
				As of 31/03/2025			As of 30,	r06/2025	
		Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)
	(min EUR, 16)		108	12			119	11	
	Central governments or central banks Regional governments or local authorities	3.7	108	12		ba .	119	13	
	Regional governments or local authorities Public sector entities	0		0			0	0	
	Public sector entries Multilateral Development Banks	, and a		0		, a		0	
	International Organisations	, and a		0		, a		0	
	Institutions	57							
	Corporates	142	118	105		100	120	106	
	of which: SME	64	57	41		71	50	46	
	Retail	465	451	258		465	454	260	
	of which: SME	465	451	258		465	454	260	
POLAND	Secured by morteages on immovable property and ADC exposures	3		1			1	1	
FOLKIND	of which: SME		0	0			0	0	
	Exposures in default	43	78	40	15	45	27	10	17
	Hems associated with particularly high risk						-	-	
	Subordinated debt exposures	0	0	0			0	0	
	Covered bands	0	0	0				1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	46	46	4		46	46	4	
	Coulty	5	5	5		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (1)				17				20
		(1) Original europues unlike Europe	ura value is reported before taki	or into account any effect due to	credit convenion factors or credit risk mitigation techniq	uss is a substitution effects)			

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					Standardised Appro	ach			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (1)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 16) Central invernments or central banks	221	227			219	225		
	Regional governments or local authorities	221	227	0		219	223	0	
	Public sector entities	31	11	0		11	11	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	7		20	20	7	
	Corporates	208	100	99		105	98	96	
	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	
FRANCE	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			1	7			
	Items associated with particularly high risk								
	Subordinated debt exposures Covered bands	190	190			211	211		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	190	190	38		211	211	42	
	Collective investments undertakings (CIU)	75	75	17		75	75	17	
	Contective inventments unpertaining (CIU)			1		· "	1		
	Other exposures	o o				ı .	l .		
	Standardised Total (I)				2				2

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	/06/2025	
	(refe EUR. 10)	Original Exposure (1)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ^(A)	Risk exposure amount	Value adjustments and provisions (2)
	Central apvernments 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	1	1			6	6	2	
	Corporates of which: SME	74	71	65		63	59	51	
	of which: SME Retail	38	16	30		50	48	40	
	of which: SME						;	0	
SLOVAKIA	Secured by mortgages on immovable property and ADC exposures	402	398	110		400	407	329	
JLOVAKIA	of which: SME	349	346	783		167	365	292	
	Exposures in default	0			0				
	Items associated with particularly high risk								
	Subordinated debt exposures		0	0		0	0	0	
	Covered bands	27	27	4		42	42	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	53	53	3		54	54	3	
	Equity	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Flored and trade (F)				7				

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					Standardised Approx				
				As of 31/03/2025			As of 30/	06/2025	
		Original Exposure ⁽⁰⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, -X) Central sovernments or central banks	10	10	0		10	10	0	
	Regional governments or local authorities	0							
	Public sector entities	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	0		1	1	0	
	Corporates	110	99	97		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	
LUXEMBOURG	Secured by mortasses on immovable property and ADC exposures	188	92	27		270	236	132	
	of which: SME Exposures in default	103		3		102	69	35	
	Exposures in default Items associated with particularly high risk	tu.	4/	70	15	6.2	27	40	30
1	Items associated with particularly high risk Subordinated debt exposures								
1	Supprenated best exposures Covered bands			0				0	
1	Claims on institutions and corporates with a ST credit assessment	o o		0				0	
1	Collective investments undertakings (CIU)	4	4	56		5	5	62	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total (2)				15				36

					Standardised Approx	ch .			
				As of 31/03/2025			As of 30,	706/2025	
	Inde EUR. 10	Original Exposure ⁽³⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Flak exposure amount	Value adjustments and provisions ⁽²⁾
	Central appearments or central banks	40	40			40	40		
	Regional governments or local authorities					0			
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		4	4	6	
	Corporates	47	44	37		51	48	42	
	of which: SME	31	28	22		25	25	19	
	Retail	199	193	111		203	197	114	
	of which: SME	191	184	105		196	189	108	
CROATIA	Secured by mortzazes on immovable property and ADC exposures	87	85	105		85	83	103	
	of which: SME	67	66	84		66	66	83	
	Exposures in default	42	32	47		46	16	51	
	Items associated with particularly high risk								
	Subordinated debt exposures	0		0		0		0	
	Covered bands	0				0			
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	4	4	0		4	4	0	
	Equity Other exposures	0							
	Standardised Total ⁽³⁾				a credit convenion factors or credit risk mitigation techniq				

		(a) receivance aupannenn and p	rowsions per country or counter;	arty excludes those for securitisati	on exposures but includes general credit risk adjustments				
					Standardised Approx	ach			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, 16) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multifateral Development Banks International Organisation	0 151 219	96 219	7		0 147 220	95 220	6	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
Other Countries	Retail of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortazes on immovable property and ADC exposures of which: SME Exposures in default	0	0	0	0	0	0	0	
	Harma susceluted with carticularly Nith risk Subordinated debt exposures Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Coulty	0	0	0		0	0	0	
	Other exposures Standardised Total ⁽¹⁾	0	0	0	0	0	0	0	



Credit Risk - IRB Approach

							IRB Appro	ach					
				As of 30/09	/2024					As of 31,	12/2024		
		Original Exp	osure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	sure amount	Value adjustments	Original E	xposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value `		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	Central banks and central governments (2)	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 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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	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)												
	Other non credit-obligation assets				0						0		
	IRB Total ⁽³⁾				0						0		

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

[2] Incl. RGLAs and PSEs from Q1 2025

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



Credit Risk - IRB Approach

							IRB Appr	oach					
				As of 31/0	3/2025					As of 30,	/06/2025		
		Origina	Exposure (1)	Exposure Value ⁽¹⁾	Risk expos	ure amount	Value adjustments	Original E	xposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value `		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	C
	Institutions	0	0	0	0	0	0	0	0	0	0	0	C
	Corporates	0	0	0	0	0	0	0	0	0	0	0	C
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	C
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	C
	Retail	0	0	0	0	0	0	0	0	0	0	0	C
	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	C
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	C
	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	C
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total (3)				0						0		

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

⁽²⁾ Incl. RGLAs and PSEs from Q1 2025

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



General governments exposures by country of the counterparty

		Raiffeisenbankengruppe OO Verbund eGen As of 31/12/2024												
						Dire	ct exposures							1
				On balance sh	***	Dire	ct exposures		Deriva	tivos		Off halo	nce sheet	-
	(min EUR)			On balance sn	eet				Deriva	tives		Off balai	ice sneet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	102 81 2266 104 78 204 347	101 81 227 109 78 197 340	0		84 20 119 68 0 60 67 418	15 58 103 37 67 134 272	() () () () () () () () () ()		0 0 0 0 0	0	12 11 0 1 0 0 0		
[0 - 3M 3M - 17 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	1,241 0 20 1 10 1 20 2 2 5 5 5	1,135 0 0 20 30 10 0 28 49	0 0 0 0		418 0 20 30 10 0 28 49	0 0 0 0 0 0	(814 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	24 1 0 0 0 0		112
Total [0 - 3M[3M - 1Y 1Y - 2Y 2Y - 2Y 2Y - 5Y 5Y - 10Y 10Y - more	Bulgaria	148 4 0 0 10 14 0 0	13/ 4 0 0 10 13 3 10	0 0 0 0		13/ 4 0 0 10 13 0 16	0 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0		
Total [0 - 3M [3M - 1Y [11 - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Cyprus	0 0 0 0 0 0 0	43 0 0 0 5 0	0 0 0 0 0		0 0 0 5 0	0 0 0 0 0		0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		24
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Czech Republic	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-11] [1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0	0	0		0	0		0	0	0	0		0
Total [0 - 3M [3 M - 1Y [12Y - 2Y [12Y - 3Y [33Y - 5Y [15Y - 10Y [10Y - more Total	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9	0 0 0 0	(0 0 0 0 9	0 0 0 0 0	() () () () () () () () () ()	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		



General governments exposures by country of the counterparty

		Raiffeisenbankengruppe OÖ Verbund eGen												
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Finland	33 33 34	0 0 0 0 0 0 0 0 0 29 25 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 0 0 0 0 0 0		
[0 - 3M [France	22 5 44 25 26 5 73	21 5 45 30 21 47 62 231	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(21 5 45 30 0 1 21 47 62 231	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0	000000000000000000000000000000000000000	3 0 0 0 0 0		
[0 - 3M	Germany	36 31 11 3 60 61	36 1 11 1 1 2 2 58 6	0		20 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 1 1 2 2 20 6		0 0 0	0	000000000000000000000000000000000000000	2 0 0 0 0		1
[0 - 3M [Croatia	20 20 10	4 0 0 0 0 19 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4 0 0 0 0 19 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Greece		2	·	·	2	·		·	·		·	,	
Total [0-3M[[3M-1Y[[11Y-2Y] [2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Hungary		5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total [0 - 3M [3M - 17 [11 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Ireland	5 5 6 5 6 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6	5 5 0 0 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(5 0 0 54 0 0 24 18	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Italy	229 10 0 30 10 50 6	118 10 0 0 34 10 0 5 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		118 10 10 118 10 10 10 10 10 118 119 119 119 119 119 119 119 119 119	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	3 0 0 0 0		



General governments exposures by country of the counterparty

No. Part P							Railleis	enbankengruppe OO verb	Juliu edeli							
Part																
Part							Dire	ct exposures								
		(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet		
Part						Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	-	
March Marc	Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount	
Heat	,		financial assets	of short positions)	of which: Financial assets held	designated at fair value	value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
10-21	1 ME - 0 1		4	3	0		3	0		0	0	0	0	0		
The second column The	[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Latvia	0 10 0 15 11 0	10 0 14 12	0	0	0 10 0 0 10 0 14 0 12 0 0 0	0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0		
Control Change			8	7	0		39 7 5	0		0 0	0	0	0	0		
Green Gree	[1Y - 2Y [[2Y - 3Y [S 20	5	0	0	5 19	0		0 0	0	0	0	0		
Table	[3Y - 5Y [5Y - 10Y	Litrigania	13	0	0	0	0 14	0		0 0	0	0	0	0		
144 147	Total		57	55	0	0	55	0		0 0	0	0	0	0	0	
17 17 18 14 18 18 18 18 18 18	[3M - 1Y [10	10	0		10	0		0 0	0	0	0	0		
197-1971 197-1971	[2Y - 3Y [Luxembourg	10	0	0	0	0 0	0		0	0	0	0	0		
Control Cont	[10Y - more		22 21	21	. 0	(21	0		0 0	0	0	0	0		
12 - 27	[0 - 3M [6	62	0		62	0		0	0	0	1	0	0	
17-57 1	[1Y - 2Y [
	[3Y - 5Y [Malta														
131 - YF	[10Y - more Total															
17-YF Netherlands	[3M - 1Y [0	0	0	0	0 0	0		0	0	0	1 0	0		
	[2Y - 3Y [Netherlands	0	0	0		0 0	0		0 0	0	0	0	0		
Total	[SY - 10Y [0	0		0 0	0		0 0	0	0	0	0		
17-27 Pdard 0 0 0 0 0 0 0 0 0	Total [0 - 3M [21 52	21 51	0		0 21 0 51	0		0 0	0	0	1 0	0	0	
	f 1Y - 2Y f		5	5	0	9	0 0	0		0	0	0	0	0		
Strange	[3Y - 5Y [Poland	16 27	15 28	0		15	0		0	0	0	0	0		
	[10Y - more Total		100	99	0		0 0	0		0 0	0	0	0	0	20	
Tr 3Y	[0 - 3M [[3M - 1Y [33	32	0		32	0		0 0	0	0	0	0		
	[2Y - 3Y [Portugal	10	10	0		10 11	0		0	0	0	0	0		
[0-3M]	[5Y - 10Y [30	0	0		0 0	0		0	0	0	0	0		
13M-1V	[0 - 3M [124 36	124 35	0		D 124	0		0	0	0	0	0	0	
[37-57] Montania	[3M - 1Y [[1Y - 2Y [0	0	0	0	0		0	0	0	0	0		
1	[3Y - 5Y [Romania	10	10 10	0		10 10	0		0	0	0	0	0		
	[10Y - more Total		77	4 72	0		0 4 0 71	0		0 0	0	0	0	0	39	



General governments exposures by country of the counterparty

		As of 31/12/2024 Direct exposures On balance sheet Direct exposures Derivatives Off balance sheet													
						Dire									
				On halanco ch	aat	Dire	it exposures		Dorivat	ivos		Off halar	uca chaat		
	(min EUR)		1	On balance si	eet				Derival	ives		Oli balar	ice sneet	-	
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-	
														Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											exposure amount	
Residual Maturity	Country / Region	financial assets	of short positions)									Nominal	Provisions		
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominai	Provisions		
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M [20	22			22	0		0		0				
[3M - 1Y [[1Y - 2Y [0	0	0		0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Slovakia	20	20	0	0	20	0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more Total		34 16	1 35 16 104	0		35 16	0	0	0	0	0	0	0		
[0 - 3M [[3M - 1Y [7	7 7	0		7 0	0	0	0	0	0	0	0	Ü	
[1Y - 2Y [[2Y - 3Y [Slovenia	15	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [5Y - 10Y 10Y - more		36	31	0	0	19 31	0	0	0	0	0	0	0		
Total [0 - 3M [84	76	0		76 56	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [12	11 35	0	0	11 35	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	15	9	0		15	0	0	0	0	0	0	0		
[57 - 107 [[107 - more Total		35	36	0		36 171	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y															
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden														
[5Y - 10Y [[10Y - more															
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
3Y - 5Y 5Y - 10Y	United Kingdom														
f10Y - more Total															
[0-3M[[3M-1Y[
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Iceland														
[5Y - 10Y [[10Y - more															
Total (0 - 3M ((3M - 1Y (
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]															
[3Y - 5Y [Liechtenstein														
[10Y - more Total															
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Norway														
Total	ı														



General governments exposures by country of the counterparty

						Raiffeis	enbankengruppe OÖ Verb	und eGen								
			As of 31/12/2024 Direct exposures On balance sheet Derivatives Off balance sheet													
						Dire	ct exposures									
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	ice sheet			
												Off-balance sh	eet exposures			
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0 - 3M [3M - 1Y	Australia															
[0 - 3M] [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Canada	55 44 40 10 11 2 2 3	50 40 0 10 4 25 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		50 400 50 60 60 60 60 60 60 60 60 60 60 60 60 60	0 0 0 0 0	000		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	27		
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong															
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Japan															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.															
10731 10731 10731 10731	China															
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Switzerland															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			



General governments exposures by country of the counterparty

						Raiffei	senbankengruppe OÖ Verb	und eGen								
							As of 31/12/2024									
			As of 31/12/2024 Direct exposures On balance sheet Derivatives													
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet			
					Non-derivative financial a	assets by accounting portfolio		Derivatives with pos	iltive fair value	Derivatives with	n negative fair value	Off-balance she	eet exposures			
														Risk weighted		
Residual Maturity	Country / Region	nnancal assets of short p		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	7	7 0 0 0			0 70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total [0 - 3M[3M - 1Y 11 - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East	7	7	0		0 7	0	0	0	0	0	0	0	6		
Total [0 - 3M	Latin America and the Caribbean	13 0 0 0 0	14 0 0 0 0 0	0 0		0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y [10Y - more	Africa	12 17 0 0 0 0	16 0 0 0 0			0 16 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0			
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others ⁽⁶⁾	17 17 0 21 10 21 21 21 74	16 17 0 20 10 21 8 67			0 16 0 17 0 0 20 0 20 0 20 0 20 0 20 0 8 0 67	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 73 0 0 0 0 0 0	0 0 0 0	16		

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uniquiary, Venezuels, Artigua And Barbuda, Anaba, Bahamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), W

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

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

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



General governments exposures by country of the counterparty

						As of 30/06/2025							
					Dire								
(min EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Austria	137 104 193 100 75 216 337 1144	. 191 108 75 208 328	0 0 0 0		100 62 56 69 9 66 69 69 66 411	29 41 130 35 66 147 262 711	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 25 1 0 0 30	0 0 0 0 0	145
Belgium	0 33 10 0 12 84 37	0 30 10 0 12 81 30	0 0 0 0 0		0 0 30 30 100 30 0 0 0 30 0 46	0 0 0 12 35	(0 0	0 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 0 0 0 0 0	0 0 0 0 0 0	s
Bulgaria	4 0 10 10 0 19 7	4 0 10 13 0 15 7 50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4 0 0 10 10 10 13 13 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 0 0 7 7	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	S
Cyprus	0 0 0 5 5	0 0 0 5 0 0	0 0 0 0 0		0 0 0 0 5 5 0 0 5	0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Czech Republic	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0
Denmark						·							
Estonia	000000000000000000000000000000000000000	0 0 0 0 20	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 0		0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	Austria Belgium Bulgaria Cyprus Casch Republic	Country / Region Total gross carrying amount of non-derivative financial assets 133 134 135 136 137 138 148 159 159 159 159 159 159 159 159 159 159	Total gross carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets Non-der	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative of which: Financial assets being for trading Country / Region Country / Region Total gross carrying amount of non-derivative Country / Region Region Country / Region Cou	Country / Region Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets fort of short positions Total gross serving amount of non-derivative financial assets bad white Financial assets the derivative financial assets the derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accounting portionion Total gross serving amount of non-derivative financial assets by accoun	Country / Region Table gross carrying amount of ano-derivative Table decrease Table	Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning financial states Country / Region Total great carring mount of conditioning mount of conditio	Country Engage Total group carrying parament of non-defensable states the second parameter Second pa	Part Part	County / Ray Marignmental protect Family Marient particle Family Marient p	Care Fig. Fig.



General governments exposures by country of the counterparty

							senbankengruppe OO verb							_	
		As of 30/06/2025 Direct exposures On balance sheet On balance sheet													
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet		
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount	
		mancal assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Finland	0 0 0 0 3 3 3 3 3 3	0 0 0 0 0 0 0 29 27 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2 2	6	0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M [France	20 21 13 42 26 55 73	20 21 29 41 5 27 52 59	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20 20 21 29 29 41 38 59 228	0 0 0 6 15 0		0 0 0	0 0 0 0 0	0	3 0 0 0 0 0	0 0 0 0	0	
[0 - 3M	Germany	9 1 1 11 44 31 5	9 1 11 1 1 1 1 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 1 1 1 12 20 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 0 0 0 0 0	0	0	
[0 - 3M [1 3M - 1Y]	Croatia	4 0 0 20 20 100	3 0 0 0 19 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 0 0 0 1 19	0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
[0 - 3M [Greece	-	3	·	·	33	10	,	v	v		Ü			
Total [0 - 3M] [3M - 1Y 13Y - 2Y 2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Hungary	000000000000000000000000000000000000000	6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 6 0 0	0 0 0 0		0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		
Total [0 - 3Mf [3M - 17 [[17 - 27 [[27 - 37 [[37 - 57 [[57 - 107 [[107 - more Total	Ireland	5 5 55 0 20 20 5 26	6 5 54 0 19 5 5 22	0 0 0 0 0		6 6 54 0 5 54 0 19 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	1	
Total [0 - 3M [[3M - 17] [13V - 2V] [12V - 2V] [3Y - 5V] [3Y - 5V] [5Y - 10V] [10Y - more Total	Italy	129 18 10 0 0 40 770	118 18 10 0 0 1 43 0 0 73 0	0 0 0 0 0 0		1188 1180 1180 1180 1180 1180 1180 1180	0 0 0 0 20		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0	0 0 0 0 0	0	



General governments exposures by country of the counterparty

						каптев	enbankengruppe OÖ Verb	ound eGen								
			As of 30/06/2025 Direct exposures On balance sheet On balance sheet Derivatives Off balance sheet													
						Dire	ct exposures									
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet			
												Off-balance sh	eet exposures			
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount		
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Latvia	2 6 11 13 14 14 15 16 17 18	2 0 0 10 10 14 0 12 0 12 0 12 0 13 38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(2 2 0 0 0 10 10 14 0 0 0 12 0 0 12 0 0 0 38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Lithuania	10 9 29 10 10 22 26 78	10 5 25 0 1 10 22 4 76	000000000000000000000000000000000000000	6	10 10 5 10 5 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 10 8 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
[0 - 3M	Luxembourg	0 6 12 22 23	0 0 0 0 0 1 10 41 20	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 20		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 0 0 0 0 0				
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta															
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	11 12 0	0 0 10 11 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0	0 0 0 0	1 0 0 0 0 0				
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Poland	22 6 6 6 7 22 33	21 48 0 0 0 0 0 26 7 37	0 0 0 0		5 43 0 0 0 0 0 0 0 0 0 0 15 0 27	0 0 10 10		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Total [0 - 3M [3M - 17 [11 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Portugal	112 33 2 2 4 4 6 5	31 0 1 21 0 40 0 29	0 0 0 0 0		\$ 86 86 31 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0				
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y [10Y-more Total	Romania	123 36 10 10 10 10 10 10 10	1200 35 0 0 10 10 20 4 4	0 0 0 0 0		120 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0		



General governments exposures by country of the counterparty

		As of 30/06/2025 Direct exposures On balance sheet On balance sheet													
						Dire									
				On halanco ch	aat	Dire	ct exposures		Dorivat	ivos		Off halar	uca chaat		
	(mln EUR)			On balance si	eet				Derival	ives		OII Dalai	ice sneet	-	
												Off-balance sh	eet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value				
						1								Risk weighted	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											exposure amount	
		financial assets	of short positions)									Nominal	Provisions		
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount				
				for trading	through profit or loss	comprehensive income	amortised cost	carrying amount		carrying amount					
[0 - 3M [[3M - 1Y [33	33 n	0		33 n	0		0	0	0	1	0		
[1Y - 2Y [[2Y - 3Y [Slovakia	20	20	0	0	20	0	0	0	0	0	0	0		
[3Y - 5Y [5Y - 10Y	Siovania	0 49	50	0	0	50	0	0	0	0	0	0	0		
[10Y - more Total		112	113	0	0	103	10	0	0	0	0	1 0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 15	0 15	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovenia	10	10	0		10	0	0	0	0	0	0	0		
(10Y - more Total		0	0	0		0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [64 27	57 27	0		57 27 25	0	0	0	0	0	2	0		
[1Y - 2Y [2Y - 3Y 3Y - 5Y [Spain	10 20	10 18	0		10 10 18	0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		29 49	29 50	0	(0 36	29 14	c c	0	0	0	0	0		
Total [0 - 3M [3M - 1Y		225	216	0		172	43		0	0	0	2	0	0	
[1Y - 2Y [[2Y - 3Y [Sweden														
[3Y - 5Y [[5Y - 10Y [[10Y - more	SHEULII														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 5Y - 10Y	United Kingdom														
f10Y - more Total	-														
[0 - 3M [[3M - 1Y [1Y - 2Y															
[2Y - 3Y [[3Y - 5Y [Iceland														
[5Y - 10Y [[10Y - more															
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Liechtenstein														
[3Y - 5Y [[5Y - 10Y [Decirement														
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
27 - 37 37 - 57 57 - 107	Norway														
[10Y - more Total															



General governments exposures by country of the counterparty

						каптеіз	enbankengruppe OÖ Verb	und eGen								
			As of 30/06/2025 Direct exposures On balance sheet Off balance sheet Off-balance sheet off-balance sheet off-balance sheet off-balance sheet off-balance sheet off-balance sheet off-balance sheet off-balance sheet of													
						Dire	ct exposures									
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet			
												Off-balance sh	eet exposures			
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative diffinancial 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Australia															
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Canada	20 40 10 10 5 29 0	20 40 10 0 1 4 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	20 40 10 0 4 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		21		
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong															
Total [0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan															
Total [0 - 3M] [3M - 17 [[17 - 27 [[27 - 37 [[37 - 57] [57 - 107 [[107 - more Total	u.s.															
Total [0 - 3M [3M - 17 [117 - 27 [127 - 37 [37 - 57 [57 - 107 [107 - more Total	China															
Total [0 - 3M [3M - 17 [3M - 17 [12 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total]	Switzerland															
10730	Other advanced economies non EEA	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				



General governments exposures by country of the counterparty

Baiffaireachardarana OÖ Markanda Can

						Raiffeis	senbankengruppe OÖ Verb	und eGen						
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	iltive fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative filnancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Other Central and eastern Europe countries non EEA	9 0 0 0	9 0 0 0 0	0 0 0 0 0	0 0 0 0	9 0 0 0 0	0 0 0 0	() () () () () () () () () ()	C C C C C C C C C C C C C C C C C C C	0		0 0 0	0 0 0 0	
Total [0-3M[13M-17] [13Y-27] [1Y-27] [2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Middle East	9	9	0	0	9	0			0		0	0	8
Total Tota	Latin America and the Caribbean	14 0 0 0 0	14 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	14 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0	0	
[0 - 3M [Africa	14 0 0 0	14 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	14 0 0 0 0	0			0 0 0 0			0	
Total [0 - 3M [[3M - 17 [117 - 27 [127 - 37 [237 - 57 [57 - 107 [100 - more Total	Others ⁽⁶⁾	14 177 0 21 31 0 9 9 95	18 0 21 31 0 9	0 0 0 0	0 0 0 0	18 0 21 31 0 9	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 66 0 0 0 0 0 0	0 0 0 0	13

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

Listin America: Appertion, Bellisti, Bollak, Estad, Disk, Estad, Disk, Estad, Estad, Costa Rica, Costa

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



2025 EU-wide Transparency Exercise Performing and non-performing exposures Raiffelsenbankengruppe OÖ Verbund eGen

		As of RAMICION As of RAMICION Accomined ingelines, accommined regions obegins to tracke due to code due of procious."																										
		untif Nominal amount Accumulated Impairment, accumulated Engagement, accumulat																										
	Gross carrying amoun	t/ Nominal amount							Accumulated	l impairment, accumula	ited negative changes in	n fair value due to credit			Gross carrying are								Accumulated	impairment, accumula	ted negative changes in		isk and provisions ⁽⁴⁾	Collaterals and
		Of which performing			Of which non-perform				On performing exposi		On non-performing e	reposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perform				On performing exposu		On non-performing ex			financial guarantees received on non-
(min EUR)			Of which Stage 2	Of which performing but past due >20 day and <190 days	Ar Ar	Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽¹⁾	performing exposures			Of which Stage 2	Of which performing but past due >30 day and <190 days	1	Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	9.025	9,039 9,039 7 0 0 0 0										0			10	860 10.86		and conducting										
Debt securities (including at amortised cost and fairwaker)	2,974		1.974	18												976 3.97	6 21											
Central banks												0															۰	
General governments	2.132		2.132	20								0				109 2.10											۰	
Credit institutions	1.699		1,699									0				726 1.72								1			۰	
Other financial corporations	75		75												1	75 7												
Non-financial corporations	67		er er									0				6 6	7										۰	
Loans and advances(including at amortised cost and fair value)	28.684		7.169 3.4		0 1515	١.	1 511	1.40					460	676	22	640 25.90	5 400		5 1711		1711	1649	115		522		92	953
Central banks												0			_													
General governments	(4)		687													es. e		,] ;									
Credit institutions	1 145		140													056 1.05												
Other financial corporations	1329]												-]]]	-		
Non-financial corporations	23,093		1,662 3,0	40 11	51 1430		140	130					420	622	22				1 162		169	1567		70	400		400	912
of which: small and medium-sized enterprises	6.964		1196 14		24 200									476]	741			200				-	100	
of which: Loans collateralised by commercial immovable property	9,440		149 11					1					200		1	127 8.12]]					224		222	
Households	2,426		336					1						-		296 2,31	-]	1	-	-	-			211	
Households of which: Loans collateralised by residential immovable property	2,426		.,460		4 5] .	1]	1 .		0 30	40	1 .	2)31 534 1 5		1 '	77] :	77	74	1 .		1		30	1 40
of which: Coals consumption of which: Credit for consumption	1,597	1			4 54			1				1			1	574 1,52			1 .	1			1 .				14	. 1
	182	1	169	-	. 13		1	1	1	1			20	1	1 _	1/1 15	1	1	2 1791	1	13	13	1		10		10	ı _1
DEBT INSTRUMENTS other than HFT	41,697			77 1	G 1,515		1,511	1,46	110		46	a	460	976	42			21 24	5 1,711	-	1,711	1,649	118		522		522	953
OFF-BALANCE SHEET EXPOSURES	10,902	10	2,798 4	2	103		100	10	9 20	1 '	4	0	40	25	10	566 10,48	1 1,994			1	85	85	17		41	0	41	24

Performing and non-performing exposures Raiffeisenbankengruppe OÖ Verbund eGen

							1/03/2025														30/06/2025						/
	Gross carrying amoun	t/Nominal amount						Accumulated	l impairment, accumula	sted negative changes in	fair value due to credit			Gross carryin	ng amount/ Nominal amount							Accumulated	impairment, accumulat	d negative changes in fa	r value due to credit ris	k and provisions ⁽⁴⁾	
				Of which non-perfo	orming ⁽⁴⁾			On performing exposi		On non-performing ex	potures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perfor	ming ^(k)			On performing exposu		On non-performing expo			Collaterals and financial guarantees received on non-
(min EUR)			Of which Stage 2 but past due >30 and <190 da	days	Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾	performing exposure	•		Of which Stage 2	Of which performing but past due >20 day and <190 days		Of which Stage 2	Of which: defaulter	d Of which Stage 2 ^{PO}		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	9,922	9,922													9,643 9,643		200000	0									
Debt securities (including at amortised cost and fair value)	4.140	4.44													4400 4400											. 1	
Gentral bariss																										1	
General governments	1300	2.265				-									2332 2333						1		-			7	1 1
Credi instantora	2,200	2,200													1900 1900					-]		1
	1,74	1,740													1,968					-	-						1
Other financial corporations	*	1	1 "					1	1			1	1		50 50	1			1		•			0	· ·	٩	ı "
Non-financial corporations	۵	67	1 1	۰	0			0	1			0		1	77	,	•	0		•	•	0		٥	٥	9	٥
Loans and advances[including at amostised cost and fair value]	27,562	25,963	5,306	212 1)	600 1	1,599	1,53	0 101	21	455		0 45	92	3	27,704 26,051	5,23	12 1	1,64	is :	1,6	41 1,57	24 100	75	481	٥	481	944
Central banks	٠	9	۰	0	0			0				•		0	9	2	0	0	0	0	0	0	۰	0	٥	۰	۰
General governments	633	637	20	0	0 0			0 0				0		0	680 680		10	2	0	0	0	0		0	٥	0	٥
Credit institutions	1,126	1,126	1	0	0 0			0 0				0		0	1,129 1,129		1	0	0	0	0	0 1		0	0	۰	٥
Other financial corporations	1,256	1,248	218	2	8 0					2		0 :		0	1,267 1,252	2	10	1 1	4		14 1	14 1	6	s	٥	s	1
Non-financial corporations	22,197	20,684	4,820	202	512 1	1,511	1,66	6 54	56	422		0 42	2 89	1	22,306 20,756	4,71	1	9 1,54	16	1,5	43 1,43	79 91	64	444	٥	444	899
of which: small and medium-sized enterprises	7,870	7,064	1,277	87	805 1	804	75	4 20	25	171		0 17	54	0	8,101 7,342	1,33	14	7 85	29	3 81	56 80	36 20	19	193	0	193	566
of which: Loans collateralised by commercial immovable property	8,756	7,993	1,551	4	766 0	766	71	3	22	163		0 16	2 55	6	8,609 7,784	1,40	00	3 82	es .	0 8	25 77	74 22	25	190	٥	189	581
Households	2,346	2,268	257	9	79 0	79	7	c s		30		о а	4	1	2,322 2,231	2	13	0 8	14	0 1	94 9	11	s	32	0	32	44
of which: Loans collateralised by residential immovable property	1,554	1,500	145	2	51 0	51	4	a 2		2 14		0 3	. 2	5	1,564 1,508	1	17	4 5	s ·		55 1	52 3	2	15	0	16	37
of which: Credit for consumption	172	160	27	2	12 0	12	1	2 1		10		0 2		1	168 154		17	1 1	2	0 :	12	12 1	1	9	٥		1
DERT INSTRUMENTS other than HFT	41,625	40,025	5,319	212 1,	600 1	1,599	1,53	0 103	72	455		0 49	92	3	41,760 40,131	5,31	12	1,64	is .	1,6	41 1,57	74 110	76	481	0	481	944
OFF-BALANCE SHEET EXPOSURES	20.397	10,300	1.90		91 0	91		1 14		20			2	2	11.688 11.603	1.0	10		15		85 1	6 H		30		30	21
	COL Country distriction of		s please refer to Article 47a(3) of Regulation 10	10 Kr. C2C (20012-12200)																							

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

[2] Institution report have the contradiction report have the Cont

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.



Forborne exposures

			As of 30/	09/2024		As of 31/12/2024									
	Gross carryin exposures wi measures	g amount of ith forbearance	to credit risk and	nges in fair value due		ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	es with forbearance			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)															
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	o	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	О			
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 (3)	0						400								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽⁹⁾	0						945								

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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Curumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

I			As of 31/	03/2025		As of 30/06/2025										
	Gross carryin exposures w measures	g amount of ith forbearance	to credit risk and	iges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	iges in fair value due	Collateral and fin: received on exposur meas	es with forbearance				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	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	o	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 (3)	449						572									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽⁹⁾	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 is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debic incoveration, as opsitive sign. If negatation (EU) 2021/451- ITS on Supervisory reporting, However, for the of-balance sheet instruments, the same tiem (Recumulated damages in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages in fair value due to credit risk and provisions): In a convent of the provisions on only the provisions on on the Polalance sheet commitments are generally reported with a positive sign. (Recumulated damages) and the provisions on only the provisions on the provisions



2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Raiffeisenbankengruppe OÖ Verbund eGen

	As of 30/09/2024 Gross carrying amount						As of 31/12/2024 Gross carrying amount Accumulated						As of 31/03/2025 Gross carrying amount Accumulated						As of 30/06/2025 Gross carrying amount					
		Of which: non- performin of w	hich:	Of which loans and advances subject to mpairment	Accumulated impairment (1)	negative hanges in fair value due to credit risk on on-performing		Of which: non- performin of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		
(min EUR)		defa	ulted			exposures (1)		defaulted			exposures (1)			defaulted			exposures (1)		defaulted			exposures (1)		
A Agriculture, forestry and fishing	205	11	11	205	3	0	260	12	12 26	4	. 0	272	13	13	272	4	0	276	13	12 2	6	0		
B Mining and quarrying	100	0	0	100	0	0	96	0	0 94		0	91	0	0	91	0	0	89	0	0 :	9	0		
C Manufacturing	4,345	178	177	4,345	79	0	4,042	217	217 4,04	108	0	4,113	188	188	4,113	81	0	4,055	206	206 4,0	5 8	. 0		
D Electricity, gas, steam and air conditioning supply	386	2	2	386	1	0	317	2	2 31	1	. 0	334	3	3	334	1	0	305	3	3 3	6	. 0		
E Water supply	134	5	5	134	2	0	125	5	5 129	1	0	128	4	4	128	1	0	121	4	3 1	1	. 0		
F Construction	1,801	198	198	1,782	72	0	1,708	252	252 1,665	75	0	1,775	259	259	1,723	79	0	1,722	260	260 1,6	s 7	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 2,3	2 5	. 0		
H Transport and storage	1,209	52	52	1,205	19	0	1,225	54	54 1,22	20	0	1,281	62	61	1,277	24	0	1,297	63	62 1,2	4 2	. 0		
I Accommodation and food service activities	487	20	20	486	10	0	484	20	20 48	5	0	480	20	20	479	8	0	426	20	20 4	5	, 0		
J Information and communication	206	5	5	206	3	0	202	7	7 20		0	235	7	7	235	3	0	236	6	6 2	6 .	. 0		
K Financial and insurance activities	9	0	0	9	0	0	38	0	0 31		0	9	1	1	9	0	0	19	0	0	9	, 0		
L Real estate activities	7,516	659	659	7,445	167	0	7,352	684	684 7,271	171	. 0	7,330	628	628	7,259	145	0	7,327	646	646 7,2	1 17-	. 0		
M Professional, scientific and technical activities	3,096	188	188	3,087	114	0	2,919	203	203 2,91	111	. 0	2,924	178	178	2,916	91	0	3,040	209	209 3,0	2 9	. 0		
N Administrative and support service activities	456	10	10	456	4	0	468	9	9 464	4	0	434	9	9	434	4	0	443	11	11 4	3	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		
P Education	14	1	1	14	0	0	14	1	1 1		0	14	1	1	14	0	0	16	1	1	6	0		
Q Human health services and social work activities	89	1	1	89	1	0	85	1	1 8	1	0	84	2	2	84	1	0	82	2	2	2	. 0		
R Arts, entertainment and recreation	67	1	1	67	1	0	67	1	1 6	1	. 0	66	3	3	66	2	0	66	2	2	6 :	. 0		
S Other services	492	17	17	492	6	0	471	11	11 47		0	483	11	11	483	4	0	475	9	9 4	s	. 0		
Loans and advances	23,093	1,430	1,430	22,990	528	0	22,244	1,627	1,626 22,11	586	0	22,197	1,512	1,511	22,059	506	0	22,306	1,546	1,543 22,1	2 53	0		

⁽¹⁾ The Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an azest. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRNREP framework (template F06.01), 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) 2021/451-115 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. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond



2025 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Raiffeisenbankengruppe OO Verbund eGen

i			As of 30/09/2024					As of 31/12/2024					As of 31/03/2025			As of 30/06/2025						
	Loans and advances					Loans and advances					Loans and advances					Loans and advances						
				Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			
(min EUR)			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		
Gross carrying amount	0	0	0		0	27,643	25,932	245	1,711	874	27,562	25,963	212	1,600	700	27,70	26,059	131	1,645	697		
Of which secured	0	0			0	22,814	21,215	245	1,596	794	22,685	21,174	210	1,511	655	22,51:	20,943	129	1,567	655		
Of which secured with immovable property	0	0	0		0	13,389	12,230	12	1,156	483	13,287	12,193	23	1,093	374	13,181	12,024	10	1,164	403		
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0			0	3,914	3,805		106	26	3,815	3,723		92	28	3,894	3,679		215	23		
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0				1,518	1,248		270	69	1,604	1,347		257	68	1,45	1,313		139	28		
Of which instruments with LTV higher than 100% Accumulated impairment for secured assets Collateral	0	0	0		0 0	2,046 533	1,543 90		503 443	206 205	1,954 482	1,458 83	1	497 399	173 140	1,854 51	1,293 7 84	1	562 434	230 151		
Of which value capped at the value of exposure	0	0	0		0	13,699	12,812	68	887	385	13,637	12,757	88	880	338	13,56	12,650	73	918	350		
Of which immovable property	0	0	0		0	11,300	10,518	10	783	303	11,235	10,461	22	773	255	11,14	10,344	9	803	264		
Of which value above the cap	0	0	0		0	3,650	3,508	10	147	64	3,672	3,531	12	141	51	3,82	3,683	10	138	54		
Of which immovable property	0	0	0		0	2,939	2,815	-3	124	51	2,927	2,806	1	120	36	3,025	2,907	-3	118	40		
Financial guarantees received	0	0			0	2,193	2,127	135	66	54	2,134	2,082	89	52	41	2,07	2,045	32	26	16		
Accumulated partial write-off	0	0	0		0	-80	-2		-78	-28	-128	-2	0	-126	-20	-81	-2	0	-87	-9		

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 deposit; of 5% or above.