

## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	VOLKSBANK WIEN AG VB
<b>LEI Code</b>	AT0000000000043000VB
<b>Country Code</b>	AT

## 2025 EU-wide Transparency Exercise

### Leverage ratio

VOLKSBANK WIEN AG VB

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,331	2,408	2,363	2,353	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,316	2,394			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	32,166	32,925	32,825	33,201	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,151	32,911			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.25%	7.31%	7.20%	7.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.20%	7.27%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L  
VOLKSBANK WIEN AG VB

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	890	1,180	260	510
Of which debt securities income	48	66	23	44
Of which loans and advances income	714	953	209	415
Interest expenses	405	534	116	222
(Of which deposits expenses)	284	368	72	134
(Of which debt securities issued expenses)	95	133	38	78
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	11	13
Net Fee and commission income	207	280	75	147
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	-7	-7	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	5	7	1	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-9	0	1
Gains or (-) losses from hedge accounting, net	1	1	-3	-3
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	-10	2	-5	-8
<b>TOTAL OPERATING INCOME, NET</b>	<b>681</b>	<b>923</b>	<b>223</b>	<b>441</b>
(Administrative expenses)	405	559	139	283
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	1	1
(Depreciation)	21	29	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	4	3	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	4	3	2
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	15	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	121	216	22	66
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	121	216	23	66
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	-2	-1	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	41	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>134</b>	<b>157</b>	<b>53</b>	<b>78</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>103</b>	<b>131</b>	<b>54</b>	<b>84</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>103</b>	<b>131</b>	<b>54</b>	<b>84</b>
Of which attributable to owners of the parent	103	131	54	84

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

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
VOLKSBANK WIEN AG VB

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	9,413				4,108				3,686				3,730				IAS 1.54 (f)	
Financial assets held for trading	30	0	29	2	32	1	31	0	28	1	27	0	24	1	24	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	381	4	0	377	358	4	0	355	353	4	0	349	341	2	0	340	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	271	96	1	174	211	96	1	115	219	95	1	123	223	117	1	106	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	26,194				26,433				26,913				27,288				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	237	0	237	0	229	0	229	0	206	0	206	0	190	0	190	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-28				-25				-36				-25				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	798				719				810				815					
<b>TOTAL ASSETS</b>	<b>31,296</b>				<b>32,065</b>				<b>32,179</b>				<b>32,597</b>				IAS 1.9(a); XI 6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References			
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>						
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	96	0	0	0	0	0	95	0	0	0	0	0	0	0	114	0	0	0	0	0	0	116	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	3,377	0	0	-1	0	0	3,434	0	0	-1	0	0	0	3,964	0	0	-1	0	0	0	0	4,072	0	0	-1	0	Annex V Part 1.31, 44(b)	
	Loans and advances	17,858	4,404	1,004	-26	-113	-309	17,980	4,239	1,303	-37	-98	-388	17,754	4,407	1,335	-85	-112	-400	17,059	5,382	1,376	-21	-140	-428	Annex V Part 1.32, 44(a)			

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

VOLKSBANK WIEN AG VB

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	28	22	18	19	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	71	71	71	71	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	27,544	28,597	28,552	28,830	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	252	246	202	204	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1	1	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	186	184	193	191	IAS 37.10; IAS 1.54(l)
Tax liabilities	15	7	7	6	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	572	338	493	599	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>28,669</b>	<b>29,465</b>	<b>29,536</b>	<b>29,921</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,627</b>	<b>2,600</b>	<b>2,643</b>	<b>2,676</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>31,296</b>	<b>32,065</b>	<b>32,179</b>	<b>32,597</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

VOLKSBANK WIEN AG VB

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		281	268	220	223	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	2	0	22	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	851	1,020	774	831	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	561	735	616	462	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	209	464	465	459	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	162	113	128	136	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	305	247	258	300	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	224	185	196	229	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,336	4,316	4,587	4,587	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,525	3,633	3,773	3,809	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,077	17,680	17,464	17,659	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,269	13,670	13,460	14,229	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		4,664	4,763	4,877	4,893
Of which: Subordinated Debt securities issued		1,241	1,273	1,277	1,310	Annex V.Part 1.37
Other financial liabilities		172	178	176	174	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>27,896</b>	<b>28,936</b>	<b>28,843</b>	<b>29,125</b>	

2025 EU-wide Transparency Exercise

Market Risk  
VOLKSBANK WIEN AG VB

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	21	20	0	0	0	0					0	0	0	0					0				
Of which: General risk	18	17	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	2	2	0	0	0	0					0	0	0	0					0				
Equities	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0					0				
Commodities risk	0	0	0	0	0	0					0	0	0	0					0				
<b>Total</b>	<b>21</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	18	18	0	0	0	0					0	0	0	0					0				
Of which: General risk	16	16	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	1	1	0	0	0	0					0	0	0	0					0				
Equities	0	0	0	0	0	0					0	0	0	0					0				
Of which: General risk	0	0	0	0	0	0					0	0	0	0					0				
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0					0				
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0					0				
Commodities risk	0	0	0	0	0	0					0	0	0	0					0				
<b>Total</b>	<b>18</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEE OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		4,521	4,521	0	4,487	4,771	0	4,487	
Central governments or central banks		430	462	3	526	564	3	526	
Regional governments or local authorities		230	230	0	230	230	0	230	
Public sector entities		121	121	0	141	141	0	141	
Multilateral Development Banks		80	80	0	84	84	0	84	
International Organizations		128	141	42	128	144	28	128	
Institutions		4,541	3,692	3,128	4,489	3,671	3,088	3,088	
Corporates		3,088	3,330	3,039	3,715	3,233	3,039	3,039	
Retail		1,877	2,438	1,615	1,788	2,397	1,574	1,574	
of which: SME		1,368	1,779	728	1,088	1,258	728	728	
Secured by mortgages on immovable property and AOC exposures		16,998	16,691	5,571	16,050	15,761	5,607	5,607	
of which: SME		6,892	6,501	2,251	6,676	6,494	2,251	2,251	
Exposures in default		750	486	506	754	622	641	641	
Items associated with particularly high risk		1,549	1,360	2,041	1,509	1,289	1,931	1,931	
Subordinated debt securities									
Covered bonds		2,052	2,051	208	2,062	2,062	215	215	
Claims on institutions and corporates with a ST credit assessment		1	1	1	1	1	1	1	
Collective Investments Undertakings (CIU)		55	11	22	55	11	19	19	
Equity		298	298	482	288	288	221	221	
Other exposures		521	521	731	521	521	521	521	
Standardized Total <sup>(4)</sup>		35,051	32,874	16,341	460	32,846	16,302	32,846	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA		3,701	3,821	0	4,322	4,421	0	4,322	
Central governments or central banks		280	317	0	374	406	0	374	
Regional governments or local authorities		151	95	18	109	131	26	109	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organizations		29	62	15	30	60	16	30	
Institutions		4,349	3,159	3,054	4,292	3,851	3,068	3,068	
Corporates		2,742	2,283	1,798	2,699	2,271	1,793	1,793	
Retail		2,852	2,432	1,256	2,728	2,252	1,268	1,268	
of which: SME		1,904	1,759	718	1,817	1,738	708	708	
Secured by mortgages on immovable property and AOC exposures		15,776	15,089	5,290	15,422	15,145	5,382	5,382	
of which: SME		6,407	6,221	2,120	6,395	6,220	2,120	2,120	
Exposures in default		724	467	486	722	500	659	659	
Items associated with particularly high risk		1,370	1,195	1,778	1,352	1,129	1,679	1,679	
Subordinated debt securities									
Covered bonds		621	621	621	612	612	621	621	
Claims on institutions and corporates with a ST credit assessment		10	10	0	0	0	0	0	
Collective Investments Undertakings (CIU)		48	12	0	48	12	12	12	
Equity		278	278	434	263	263	221	221	
Other exposures		921	921	731	921	921	700	700	
Standardized Total <sup>(4)</sup>					460			32,846	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		120	120	0	140	140	0	140	
Central governments or central banks		120	120	0	140	140	0	140	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organizations		22	17	15	30	32	16	30	
Institutions		128	103	85	110	108	88	108	
Corporates		57	42	34	51	42	34	42	
Retail		62	62	14	62	62	14	62	
of which: SME		17	11	4	16	10	4	10	
Secured by mortgages on immovable property and AOC exposures		586	488	178	586	488	188	188	
of which: SME		290	244	89	248	241	89	89	
Exposures in default		16	11	11	21	13	11	11	
Items associated with particularly high risk		1,370	1,195	201	1,352	1,129	221	221	
Subordinated debt securities									
Covered bonds		342	342	31	358	358	37	37	
Claims on institutions and corporates with a ST credit assessment		2	2	1	1	1	1	1	
Collective Investments Undertakings (CIU)		48	12	0	48	12	12	12	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>					31			32,846	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		23	23	0	23	23	0	23	
Central governments or central banks		23	23	0	23	23	0	23	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organizations		0	0	0	0	0	0	0	
Institutions		23	23	20	23	23	20	23	
Corporates		23	23	20	23	23	20	23	
Retail		1	1	0	1	1	0	1	
of which: SME		1	1	0	1	1	0	1	
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0	0	
of which: SME		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt securities									
Covered bonds		501	501	50	500	500	50	50	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>					0			32,846	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		4,274	4,274	2	0	4,274	4,059	1	0
Central governments or central banks		681	700	2	0	691	740	2	0
Regional governments or local authorities		231	239	17	0	201	171	26	0
Public sector entities		217	217	0	0	220	220	0	0
Multilateral Development Banks		138	90	0	0	131	53	0	0
International Organisations		192	247	80	0	208	275	70	0
Institutions		1,940	1,509	1,294	0	1,522	1,499	1,274	0
Corporates		942	760	650	0	902	790	623	0
of which: SME		2,130	1,233	805	0	2,321	1,224	799	0
Retail		1,234	793	400	0	1,215	783	400	0
of which: SME		21,272	20,000	10,712	0	21,558	20,254	10,313	0
Secured by mortgages on immovable property and ADC exposures		10,454	9,888	8,151	0	10,423	9,605	8,015	0
of which: SME		1,396	884	1,000	454	1,420	907	1,000	468
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		2,302	2,302	230	0	2,369	2,369	237	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		35	7	7	0	33	7	7	0
Collective investments undertakings (CIU)		100	100	100	0	96	96	100	0
Equity		107	107	107	0	103	103	103	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		36,200	32,746	15,059	913	36,488	33,373	14,539	950

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA		4,925	4,900	0	0	5,061	4,001	0	0
Central governments or central banks		428	460	2	0	441	471	2	0
Regional governments or local authorities		154	91	14	0	203	113	22	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		35	47	22	0	35	46	21	0
Institutions		1,833	1,400	1,204	0	1,810	1,400	1,212	0
Corporates		927	756	599	0	959	783	624	0
of which: SME		2,291	1,219	791	0	2,299	1,209	787	0
Retail		1,225	778	466	0	1,214	778	467	0
of which: SME		20,290	19,287	10,181	0	20,677	19,422	9,713	0
Secured by mortgages on immovable property and ADC exposures		10,094	9,261	5,834	0	9,566	8,238	5,127	0
of which: SME		1,123	643	585	410	1,360	863	987	461
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		100	100	100	0	96	96	100	0
Equity		107	107	107	0	103	103	103	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		36,200	32,746	15,059	913	36,488	33,373	14,539	950

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		382	87	34	0	344	71	32	0
Corporates		40	30	22	0	42	36	26	0
of which: SME		7	7	7	0	6	7	7	0
Retail		32	1	1	0	32	1	1	0
of which: SME		7	4	2	0	7	4	2	0
Secured by mortgages on immovable property and ADC exposures		386	386	400	0	382	382	408	0
of which: SME		413	386	397	15	410	382	371	17
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE		35	35	0	0	33	35	0	0
Central governments or central banks		32	32	0	0	28	28	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		47	42	12	0	42	42	12	0
Corporates		28	28	17	0	28	28	17	0
of which: SME		1	1	1	0	1	1	1	0
Retail		1	1	1	0	1	1	1	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		0	0	0	0	0	0	0	0

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

VOLKSBANK WIEN AG VB

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0						0			
IRB Total <sup>(3)</sup>			0						0			

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

VOLKSBANK WIEN AG VB

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
IRB Total <sup>(3)</sup>				0							0				

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

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











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

VOLKSBANK WIEN AG VB

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		20	20	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0
		6	6	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0
		10	10	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0
		43	43	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0
		6	6	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0
		84	84	0	0	0	0	0	0	84	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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











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

VOLKSBANK WIEN AG VB

As of 30/06/2025

(min EUR)																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet		Risk weighted exposure amount
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		20	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
		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
		11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
		69	69	0	0	0	0	0	0	0	0	0	0	0	0	0
		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		121	121	0	0	0	0	0	121	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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



Grand carrying amount/ Nominal amount	as of 30/06/2025														as of 30/06/2024																			
	Of which performing				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>				Collateral and financial guarantees received on non-performing exposures						Of which performing				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>				Collateral and financial guarantees received on non-performing exposures											
	Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>			
	Grand carrying amount/ Nominal amount	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>	Of which Stage 2	Of which stage 3 <sup>(4)</sup>	Of which performing	Of which non-performing <sup>(2)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	3,532	3,532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b> debt securities (including at amortised cost and fair value)</b>	4,060	4,060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>General governments</b>	1,296	1,296	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Credit institutions</b>	2,058	2,058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other financial corporations</b>	162	162	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Non-financial corporations</b>	16	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	
<b>Loans and advances (including at amortised cost and fair value)</b>	22,861	2,461	4,407	49	1,362	0	1,362	1,251	147	121	456	0	456	854	24,151	22,749	5,281	49	1,494	0	1,494	1,174	161	180	458	0	458	901	601	0	0	0		
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>General governments</b>	427	427	4	0	0	0	0	0	0	0	0	0	0	0	461	451	10	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	
<b>Credit institutions</b>	100	100	0	0	0	0	0	0	0	0	0	0	0	0	128	128	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Other financial corporations</b>	237	236	32	0	1	0	1	1	1	1	0	0	1	0	211	211	47	0	0	0	0	0	1	1	1	0	0	0	0	0	0	0	0	
<b>Non-financial corporations</b>	11,051	10,011	2,885	27	1,045	0	1,045	1,022	75	80	321	0	321	641	11,172	10,089	2,390	26	1,022	0	1,022	1,059	82	83	262	0	262	674	674	0	0	0		
<b>of which: small and medium-sized enterprises</b>	8,542	7,751	2,445	24	809	0	809	788	60	64	238	0	238	484	8,589	7,738	2,182	24	811	0	811	828	80	82	264	0	264	529	529	0	0	0		
<b>of which: loans collateralised by commercial immovable property</b>	4,993	4,561	1,279	7	465	0	465	396	40	31	16	0	16	280	5,126	5,061	2,004	18	441	0	441	453	48	41	118	0	118	293	293	0	0	0		
<b>Households</b>	12,029	11,701	1,186	11	314	0	314	313	71	46	77	0	77	214	12,171	11,801	1,616	16	321	0	321	317	67	51	74	0	74	226	226	0	0	0		
<b>of which: loans collateralised by residential immovable property</b>	8,813	8,633	891	17	198	0	198	196	24	17	13	0	13	113	9,274	9,068	976	16	206	0	206	204	27	22	38	0	38	160	160	0	0	0		
<b>of which: credit for consumption</b>	162	162	31	1	1	0	1	1	1	1	0	0	0	162	162	31	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>NET INTERESTS other than MTF</b>	20,266	20,266	4,407	49	1,362	0	1,362	1,251	147	121	456	0	456	854	20,782	19,589	5,281	49	1,494	0	1,494	1,276	161	180	458	0	458	901	601	0	0	0		
<b>OFF-BALANCE SHEET EXPOSURES</b>	3,719	3,719	148	0	0	0	0	0	0	0	0	0	0	0	3,719	3,719	148	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(1) For the disclosure of non-performing exposures, please refer to Article 17(1) of Regulation (EU) No 1024/2013 (CRD4).  
(2) Institutions report here the cumulative amount of expected credit losses (see credit risk register) for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses (see credit risk register) for financial instruments subject to impairment. The accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MTF and provisions for off-balance sheet exposures.  
(4) For the credit loss register, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing assets. Following the age convention, information is disclosed with the opposite sign if what is reported according to the IFRS9 framework (paragraph 7.1.2.10) which follows a sign convention based on a credit-loss convention, as explained in Annex 1 to the Long-term Report of the EBA. For off-balance sheet instruments, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit age convention. This is because, based on this age convention, the provisions and off-balance sheet commitments are generally reported with positive sign.  
(5) From year 2023, the gross carrying amount of assets and accumulated impairments that are purchased or originated at lower acquisition or cost, included in the impairment stage, is it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

VOLKSBANK WIEN AG VB

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	826	400	144	124	605	243	1,078	613	195	180	784	385
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	541	282	106	94	378	161	779	484	154	146	548	296
of which: small and medium-sized enterprises	457	215	87	76	333		661	381	121	113	497	
Households	284	117	38	30	226	82	298	129	41	34	235	90
DEBT INSTRUMENTS other than HFT	826	400	144	124	605		1,078	613	195	180	784	
Loan commitments given	29	15	3	2	0	0	49	28	3	3	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

VOLKSBANK WIEN AG VB

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	1,197	677	214	195	865	437	1,260	689	233	212	939	454				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	1	0	0	0	1	0	5	0	0	0	4	0				
Non-financial corporations	892	542	173	162	629	343	936	549	191	177	682	355				
of which: small and medium-sized enterprises	750	423	135	124	537		791	425	150	136	588					
Households	304	135	41	34	235	94	319	140	43	35	253	98				
DEBT INSTRUMENTS other than HFT	1,197	677	214	195	865		1,260	689	233	212	939					
Loan commitments given	50	23	4	3	0	0	44	17	2	2	0	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						10									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

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

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

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

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

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	140	12	12	140	5	0	143	13	13	143	4	0	146	14	14	145	5	0	150	13	13	149	5	0
B Mining and quarrying	52	0	0	50	0	0	50	0	0	49	2	0	54	0	0	52	2	0	56	0	0	53	2	0
C Manufacturing	506	43	43	505	21	0	498	50	50	498	24	0	490	42	42	489	24	0	510	44	44	510	26	0
D Electricity, gas, steam and air conditioning supply	259	1	1	256	2	0	274	1	1	271	4	0	294	5	5	291	5	0	313	5	5	311	5	0
E Water supply	68	0	0	68	0	0	68	0	0	68	0	0	69	0	0	68	0	0	72	0	0	71	0	0
F Construction	1,099	193	193	1,051	70	0	1,049	212	212	1,009	68	0	1,044	229	229	1,005	75	0	1,014	221	221	979	78	0
G Wholesale and retail trade	1,084	65	65	1,082	35	0	1,075	68	68	1,070	38	0	946	70	70	945	38	0	915	67	67	914	39	0
H Transport and storage	275	10	10	274	6	0	282	9	9	282	7	0	279	12	12	279	9	0	289	12	12	289	9	0
I Accommodation and food service activities	1,223	120	120	1,219	42	0	1,242	130	130	1,240	59	0	1,212	148	148	1,210	51	0	1,235	144	144	1,233	50	0
J Information and communication	75	2	2	75	1	0	67	2	2	67	1	0	65	2	2	65	1	0	65	2	2	65	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	11	0	0	13	0	0	13	0	0
L Real estate activities	5,388	260	260	5,215	123	0	5,492	454	454	5,315	149	0	5,467	465	465	5,288	163	0	5,525	499	499	5,349	191	0
M Professional, scientific and technical activities	575	26	26	575	11	0	604	40	40	603	15	0	597	44	44	597	16	0	625	61	61	624	26	0
N Administrative and support service activities	145	3	3	144	2	0	133	4	4	133	3	0	136	3	3	136	3	0	140	5	5	140	5	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	23	6	6	23	3	0	25	6	6	25	3	0	24	6	6	24	3	0	25	7	7	25	3	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	110	1	1	110	1	0	114	1	1	114	1	0
R Arts, entertainment and recreation	46	2	2	46	1	0	49	2	2	49	1	0	52	2	2	52	1	0	52	2	2	52	1	0
S Other services	60	1	1	58	1	0	57	1	1	55	1	0	56	1	1	55	1	0	55	0	0	53	0	0
Loans and advances	11,032	744	744	10,794	324	0	11,101	1,033	1,033	10,880	371	0	11,055	1,045	1,045	10,826	398	0	11,172	1,082	1,082	10,947	444	0

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

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

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025									
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing							
	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days					
(min EUR)																									
Gross carrying amount	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,153	22,749	40	1,404	839	24,153	22,749	40	1,404	839
Of which secured	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,153	22,749	40	1,404	839	24,153	22,749	40	1,404	839
Of which secured with immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,889	19,684	27	1,225	687	20,889	19,684	27	1,225	687
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,213	4,020	182	119	119	4,213	4,020	182	119	119
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,448	2,273	175	82	82	2,448	2,273	175	82	82
Of which instruments with LTV higher than 100%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,230	1,872	338	123	123	2,230	1,872	338	123	123
Accumulated impairment for secured assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	569	151	1	428	250	569	151	1	428	250
Collateral	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,747	17,896	315	851	521	18,747	17,896	315	851	521
Of which value capped at the value of exposure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,514	17,673	313	846	514	18,514	17,673	313	846	514
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	218	207	2	31	4	218	207	2	31	4
Accumulated partial write off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-11	-1	-4	-9	-8	-11	-1	-4	-9	-8

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