



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Raiffeisenbankengruppe OÖ Verbund eGen

		(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,413	4,276		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,911	3,796	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,033	1,033	C 01.00 (r020,r10)	Article 50 of CRR
	A.1.2	Retained earnings	3,038	3,006	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-16	-142	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	45	43	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-25	-24	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-68	-60	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2	-2	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-16	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 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	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-6	-14	C 01.00 (r500,r10)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-45	-44	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	-27	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	7	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-34	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	1	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	10	9	C 01.00 (r540,r10) + C 01.00 (r570,r10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	7	-9	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)		
A.2.4	Additional Tier 1 transitional adjustments	-16	0	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,911	3,796	C 01.00 (r015,r10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	502	479	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	439	464	C 01.00 (r760,r10) + C 01.00 (r890,r10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)		
A.4.3	Tier 2 transitional adjustments	62	15	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	24,797	25,445	C 02.00 (r010,r10)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.77%	14.92%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.77%	14.92%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.79%	16.80%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,954	3,796	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.94%	14.92%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r40)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,911	3,796	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,954	3,796	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	40,712	41,326	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	40,760	41,326	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.6%	9.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.7%	9.2%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	23,384	24,043
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	23,384	24,043
Risk exposure amount for position, foreign exchange and commodities (Market risk)	148	130
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	92	99
Risk exposure amount for operational risk	1,173	1,173
Other risk exposure amounts	0	0
Total Risk Exposure Amount	24,797	25,445

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	683	358
Of which debt securities income	93	44
Of which loans and advances income	439	240
Interest expenses	368	175
(Of which deposits expenses)	162	76
(Of which debt securities issued expenses)	187	86
(Expenses on share capital repayable on demand)	0	0
Dividend income	21	14
Net Fee and commission income	140	65
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	13	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-62	-12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	82	12
Gains or (-) losses from hedge accounting, net	-8	-1
Exchange differences [gain or (-) loss], net	0	3
Net other operating income /(expenses)	35	12
TOTAL OPERATING INCOME, NET	537	278
(Administrative expenses)	335	176
(Depreciation)	37	19
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	6	1
(Commitments and guarantees given)	9	-1
(Other provisions)	-3	2
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	39	16
(Financial assets at fair value through other comprehensive income)	n.a.	2
(Financial assets at amortised cost)	n.a.	14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-96	43
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	280	142
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	497	165
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	457	149
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	457	149
Of which attributable to owners of the parent	453	143

⁽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."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	4,228	4,821	26		3,681	4,311	49	
	Regional governments or local authorities	956	1,764	109		888	1,651	107	
	Public sector entities	801	253	24		1,043	525	75	
	Multilateral Development Banks	132	132	0		130	130	0	
	International Organisations	188	78	0		187	77	0	
	Institutions	6,524	6,762	650		6,925	6,663	530	
	Corporates	19,428	14,209	14,112		20,168	14,871	14,765	
	of which: SME	6,087	4,826	4,728		6,608	5,227	5,127	
	Retail	2,483	1,720	1,114		2,616	1,782	1,142	
	of which: SME	1,507	995	571		1,655	1,101	631	
	Secured by mortgages on immovable property	4,905	4,813	1,997		5,337	5,239	2,164	
	of which: SME	2,483	2,444	1,031		2,677	2,638	1,103	
	Exposures in default	997	451	550	430	722	332	421	288
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	708	708	86		675	675	82	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,274	1,274	352		1,257	1,257	359		
Equity	3,089	3,089	3,662		3,055	3,055	3,605		
Securitisation	0	0	0		0	0	0		
Other exposures	731	731	693		810	810	751		
Standardised Total²	46,852	40,810	23,384	465	47,505	41,388	24,043	320	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
AUSTRIA	Central governments or central banks	3,298	3,729	0		2,593	3,065	0	
	Regional governments or local authorities	745	1,556	85		686	1,452	83	
	Public sector entities	764	192	20		1,011	466	74	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,654	5,509	158		5,668	5,410	146	
	Corporates	12,116	8,309	8,271		12,330	8,500	8,500	
	of which: SME	3,611	2,763	2,726		3,815	2,897	2,858	
	Retail	1,682	1,084	736		1,690	1,043	707	
	of which: SME	790	426	250		803	427	245	
	Secured by mortgages on immovable property	3,718	3,650	1,473		3,985	3,917	1,573	
	of which: SME	1,785	1,760	734		1,917	1,890	777	
	Exposures in default	652	264	309	297	460	195	238	183
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	199	199	17		176	176	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,274	1,274	352		1,257	1,257	359		
Equity	2,818	2,818	3,044		2,796	2,796	3,014		
Securitisation	0	0	0		0	0	0		
Other exposures	729	729	692		809	809	751		
Standardised Total²	27,912	23,912	13,912	318	28,912	23,912	13,912	204	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	15	17	0		14	16	0	
	Regional governments or local authorities	92	92	0		83	83	0	
	Public sector entities	3	19	1		4	18	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	214	219	43		212	218	43	
	Corporates	4,556	3,411	3,374		4,967	3,793	3,757	
	of which: SME	1,350	1,030	1,002		1,600	1,273	1,237	
	Retail	364	234	139		412	265	156	
	of which: SME	330	204	117		384	241	138	
	Secured by mortgages on immovable property	1,138	1,115	507		1,291	1,263	571	
	of which: SME	668	655	287		732	721	318	
	Exposures in default	136	93	120	34	104	68	89	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	4		2	2	4		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	6,000	5,000	3,000	43	6,000	5,000	3,000	35	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
CZECH REPUBLIC	Central governments or central banks	70	75	0		58	62	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	7	8	2		51	50	10	
	Corporates	1,021	916	907		1,143	1,000	991	
	of which: SME	516	491	482		664	598	589	
	Retail	49	41	24		82	73	43	
	of which: SME	43	36	21		77	69	40	
	Secured by mortgages on immovable property	23	22	7		29	28	9	
	of which: SME	15	15	5		17	16	5	
	Exposures in default	21	15	22	6	10	5	6	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	262	262	607		251	251	580		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	1,100	1,000	1,000	6	1,100	1,000	1,000	6	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Railfeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ROMANIA	Central governments or central banks	0	9	0		25	34	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		6	6	1	
	Corporates	266	242	234		288	256	247	
	of which: SME	85	72	65		97	81	73	
	Retail	76	71	42		94	86	50	
	of which: SME	68	63	36		86	78	44	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	15	19	26	41	17	23	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	26	0	0	0	15	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	170	170	0		171	171	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	28	28	0		28	28	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	46	9		45	45	9	
	Corporates	70	70	70		75	75	75	
	of which: SME	0	0	0		5	5	5	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	120	120	12		105	105	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SLOVAKIA	Central governments or central banks	65	65	0		64	64	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	6	6	1		5	5	1	
	Corporates	194	187	185		222	214	211	
	of which: SME	89	84	82		112	108	105	
	Retail	100	96	55		100	96	60	
	of which: SME	90	86	49		95	93	53	
	Secured by mortgages on immovable property	5	5	1		6	6	2	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	19	6	9	13	19	8	11	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	13	0	0	0	11	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
POLAND	Central governments or central banks	71	71	14		71	71	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		1	1	0	
	Corporates	146	135	132		163	147	144	
	of which: SME	23	19	16		29	22	19	
	Retail	143	140	80		149	143	82	
	of which: SME	142	138	79		148	142	81	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	9	13	10	22	13	19	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	10	0	0	0	9	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CROATIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	1	1		3	1	1	
	Public sector entities	4	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	7	1		2	4	1	
	Corporates	307	292	290		212	198	196	
	of which: SME	187	184	182		101	97	95	
	Retail	38	35	23		56	54	33	
	of which: SME	23	21	12		40	40	23	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	67	33	40	31	49	19	26	30
	Items associated with particularly high risk	1	0	0		1	0	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	32	0	0	0	31	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	110	0		0	109	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	132	132	0		130	130	0	
	International Organisations	188	78	0		187	77	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	184	184	33		178	178	31	
	Corporates	45	37	37		51	39	39	
	of which: SME	8	8	8		9	9	9	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	72	72	7		61	61	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisenbankengruppe ÖÖ Verbund eGen

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets										
	IRB Total			0				0			

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio																				
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²		Available-for-sale ³	of which:		Loans and Receivables ⁴		of which:		Held-to-maturity investments	of which:							
					Loans and advances	Debt securities	Loans and advances	Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities	Loans and advances	Debt securities									
TOTAL - ALL COUNTRIES	3,675.3	1,157.8	2,517.5	7.8		0.0	7.8	241.6		38.1	203.5	2,007.8		0.0	2,007.8	1,218.4		1,119.7	98.7	199.7		0.0	199.7	
Austria	2,083.7	1,080.3	1,003.4																					
Belgium	110.3	0.0	110.3																					
Bulgaria	26.0	0.0	26.0																					
Croatia	3.0	0.4	2.5																					
Cyprus	0.0	0.0	0.0																					
Czech Republic	70.2	0.1	70.1																					
Denmark	0.0	0.0	0.0																					
Estonia	0.0	0.0	0.0																					
Finland	11.3	0.0	11.3																					
France	220.5	0.0	220.5																					
Germany	148.2	75.8	72.4																					
Greece	0.0	0.0	0.0																					
Hungary	2.9	0.0	2.9																					
Ireland	106.8	0.0	106.8																					
Italy	90.0	0.0	90.0																					
Latvia	22.4	0.0	22.4																					
Lithuania	28.9	0.0	28.9																					
Luxembourg	0.0	0.0	0.0																					
Malta	3.9	0.0	3.9																					
Netherlands	57.6	0.0	57.6																					
Poland	98.9	0.7	98.2																					
Portugal	21.4	0.0	21.4																					
Romania	21.4	0.3	21.1																					
Slovakia	73.2	0.2	73.0																					
Slovenia	18.9	0.0	18.9																					
Spain	101.6	0.0	101.6																					
Sweden	0.0	0.0	0.0																					
United Kingdom	0.0	0.0	0.0																					
Iceland	0.0	0.0	0.0																					
Liechtenstein	0.0	0.0	0.0																					
Norway	0.0	0.0	0.0																					
Switzerland	1.2	0.0	1.2																					
Australia	0.0	0.0	0.0																					
Canada	126.5	0.0	126.5																					
China	0.0	0.0	0.0																					
Hong Kong	0.0	0.0	0.0																					
Japan	0.0	0.0	0.0																					
U.S.	0.0	0.0	0.0																					
Other advanced economies non EEA	2.2	0.0	2.2																					
Other Central and eastern Europe countries non EEA	3.0	0.0	3.0																					
Middle East	0.0	0.0	0.0																					
Latin America and the Caribbean	24.4	0.0	24.4																					
Africa	5.7	0.0	5.7																					
Others	191.2	0.0	191.2																					

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Ratteisenbankengruppe (OJ Verbund eGen)

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount	
		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)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region														
10 - 3M f	Africa														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f	Others														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

(5) 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.

(6) 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, Dillibouti, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	5,036	0	11	11	2	11	0	5,016	0	0	0	5	0	0
Central banks	2	0	0	0	0	0	0	2	0	0	0	0	0	0
General governments	2,517	0	0	0	7	0	0	2,589	0	0	0	4	0	0
Credit institutions	2,043	0	0	0	-5	0	0	1,848	0	0	0	0	0	0
Other financial corporations	101	0	0	0	0	0	0	234	0	0	0	0	0	0
Non-financial corporations	372	0	11	11	0	11	0	342	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	29,453	115	940	920	18	444	319	29,767	333	669	648	82	279	248
Central banks	2,774	0	0	0	0	0	0	2,144	0	0	0	0	0	0
General governments	1,159	0	0	0	1	0	0	1,110	0	0	0	19	0	0
Credit institutions	5,601	0	0	0	2	0	0	5,423	0	0	0	1	0	0
Other financial corporations	1,234	0	19	19	1	13	3	1,268	2	6	6	2	3	2
Non-financial corporations	16,626	109	820	800	10	378	279	16,996	317	535	514	54	223	183
of which: small and medium-sized enterprises at amortised cost	6,970	28	475	463	10	243	160	7,561	104	292	279	32	138	98
Households	2,060	5	101	100	3	53	37	2,826	13	129	128	5	53	63
DEBT INSTRUMENTS other than HFT	34,489	115	951	930	20	455	319	34,783	333	669	648	87	279	248
OFF-BALANCE SHEET EXPOSURES	8,410		126	120	8	28	22	8,678		95	93	8	24	19

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are 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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2018 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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 on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	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)	924	587	291	288	377	584	385	152	148	248
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	1	1	0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	15	14	10	10	3	1	0	0	0	0
Non-financial corporations	836	512	246	243	350	496	317	123	120	207
of which: small and medium-sized enterprises at amortised cost	576	345	188	187	245	269	180	81	79	110
Households	72	61	35	35	24	86	68	29	28	40
DEBT INSTRUMENTS other than HFT	924	587	291	288	377	584	385	152	148	248
Loan commitments given	57	23	8	8	12	50	26	8	8	12

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.