

Bank Name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
Country Code	AT



Key Metrics

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	2,843	2,705	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,843	2,705	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,137	3,005	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,137	3,005	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,619	3,468	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,619	3,468	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	20,432	20,241	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,432	20,241	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.92%	13.36%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.92%	13.36%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.35%	14.85%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.35%	14.85%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.71%	17.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.71%	17.14%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	46,964	46,225	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.68%	6.50%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,137	3,005	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,137	3,005	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	46,964	46,225	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	46,964	46,225	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.7%	6.5%	C 47.00 (r330,c010)	



		(mln FLIP 9%)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	3,619	3,468	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,843	2,705	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,147	1,159	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,417	2,183	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-153	-123	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	56	32	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	9	9	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	12	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-507	-491	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-10	-4	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
A	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-113	-71	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		() =				
A	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 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.
	1 1/1 1	Of which, from cocyritication positions ()	0	0	C 01 00 (r460 c010)	Articles 26(1) point (k) (ii) 242(1) point (b) 244(1) point (b) and 259 of CPP
_	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	-3		C 01.00 (r460,c010) C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
_		have a significant investment	-3			
_		(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
_	A.1.17	significant investment	0		C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0		C 01.00 (r510,c010)	Article 48 of CRR
_		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
_		CET1 capital elements or deductions - other	0		C 01.00 (r529,c010)	-
_		Transitional adjustments	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
_	1.1.21.1		0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A.	1.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.	1.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	294	300	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	300	300	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	4.2.2				C 01.00 (r690,c010) + C 01.00 (r700,c010) +	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-6	U	C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
,	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,137	3 005	C 01.00 (r015,c010)	Article 25 of CRR
_		TIER 2 CAPITAL (net of deductions and after transitional adjustments)	481	-	C 01.00 (r750,c010)	Article 71 of CRR
	A.4 A.4.1	Tier 2 Capital instruments	502		C 01.00 (r750,c010) C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	1		302	דטד		
					C 01.00 (r910,c010) + C 01.00 (r920,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions	-24	-24	C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-
	A	Tion 2 has a distance built and			C 01.00 (r880,c010) + C 01.00 (r900 c010) +	
	A.4.3	Tier 2 transitional adjustments	3	3	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	20,432	20,241	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
CADITAL PATIOS (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.92%	13.36%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.35%	14.85%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.71%	17.14%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,843	2,705	[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 (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.92%	13.36%	[D]/[B-B.1]	-
Fully loaded ¹		Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
Fully loaded ¹	F					
Fully loaded ¹ Memo items	F F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F F		0		C 05.01 (r440,c020) C 05.01 (r440,c030)	-

⁽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



Overview of Risk exposure amounts

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	18,036	17,753	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	9,379	9,076	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	5,944	5,927	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,059	2,032	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	272	272	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	140	96	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	94	122	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	83	93	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,878	1,983	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,878	1,983	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	201	194	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	20,432	20,241	



Spring 2020 EU-wide Transparency Exercise P&L BAWAG Group AG

	As of 30/09/2019	As of 31/12/2019
(mln EUR)	071	1 147
Interest income Of which debt accurities income	871	1,147
Of which debt securities income	69	92
Of which loans and advances income	609 228	812
Interest expenses (Of which denseits expenses)		286
(Of which deposits expenses)	30 63	39 81
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)		01
Dividend income	0	7
Net Fee and commission income	213	283
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial	213	265
assets, net	82	90
Gains or (-) losses on financial assets and liabilities held for trading, net	-35	-50
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	19	26
Gains or (-) losses from hedge accounting, net	2	7
Exchange differences [gain or (-) loss], net	2	2
Net other operating income /(expenses)	-43	-40
TOTAL OPERATING INCOME, NET	890	1,188
(Administrative expenses)	343	461
(Depreciation)	54	73
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-9	7
(Commitments and guarantees given)	-5	10
(Other provisions)	-4	-3
Of which pending legal issues and tax litigation ¹		0
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)	54	68
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	56	69
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	1	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1
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	449	582
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	341	441
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	341	441
Of which attributable to owners of the parent	341	441

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	ı	As of 30/09/20:	L9			As of 31	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,114				6,901				IAS 1.54 (i)
Financial assets held for trading	455	0	455	0	355	0	355	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,459	50	73	1,336	1,300	29	56	1,215	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	104	0	104	0	100	0	100	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,284	3,139	144	0	3,551	3,493	58	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	32,632				31,498				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	473	0	473	0	397	0	397	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7				5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,327				1,456				
TOTAL ASSETS	45,854				45,563				IAS 1.9(a), IG 6

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

(mln	EUR)													
		Gross carry	ying amount		Accu	Accumulated impairment			ss carrying amo	ount	Accu	mulated impair		
Breakdown of financial assets by instrument and by counterparty sector ¹		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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	3,133	0	0	-2	0	0	3,370	58	0	-2	0	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised	Debt securities	1,919	348	0	-1	-2	0	1,371	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
cost	Loans and advances	28,651	1,123	856	-32	-18	-212	28,492	1,041	815	-30	-16	-172	Annex V.Part 1.32, 44(a)

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



Breakdown of liabilities

BAWAG Group AG

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	424	334	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	483	369	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,815	39,190	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	207	115	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	484	337	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	471	479	IAS 37.10; IAS 1.54(I)
Tax liabilities	51	87	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	823	831	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	41,758	41,743	IAS 1.9(b);IG 6

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

(mln EUR)

	(mln EUR)			_
		Carrying	j amount	
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		631	450	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLE POSITIOLIS	Debt securities	0	0	Annex V.Part 1.31
	Central banks	1,207	806	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,970	2,145	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,700	1,990	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,459	2,270	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	899	461	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,447	2,979	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	887	1,417	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,740	2,707	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,516	2,477	ECB/2013/33 Annex 2.Part 2.9.1
	Households	22,320	23,211	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,813	19,838	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,156	5,442	Annex V.Part 1.37, Part 2.98
Of which: S	ubordinated Debt securities issued	649	629	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		39,929	40,009	



Market Risk BAWAG Group AG

								_		.σαρ / το												
	SA					I	М						IM									
	VaR		VaR <i>(Memoran</i>	IaR (Memorandum item) STRESSED VaR (Memorandum item) AND MIGRA			NTAL DEFAULT RATION RISK AL CHARGE	RATION RISK CHARGE FOR CTR			VaR (Memora	VaR (Memorandum item) STRESS		STRESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		T AND ON RISK						
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2019	As of 31/12/2019				As of 30/	/09/2019									As of 31/1	12/2019					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0		0	0							0	l 0	0							
Foreign exchange risk	0	0	0		0	0							0		0							
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

BAWAG Group AG

					D/W/IC				
					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	5,544	5,171	144			6,502	95	
	Regional governments or local authorities	2,428	3,163	2		2,565	3,271	2	
	Public sector entities	1,788	770	150		1,965	685	133	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,668	4,201	1,286		4,661	3,227	1,097	
	Corporates	3,063	2,697	2,605		2,690	2,296	2,225	
	of which: SME	1,312	1,148	1,112		1,294	1,110	1,076	
	Retail	5,002	2,474	1,687		5,004	2,696	1,844	
Consolidated data	of which: SME	1,422	938	536		1,258	985	562	
Consolidated data	Secured by mortgages on immovable property	4,202	4,185	1,513		4,089	4,071	1,468	
	of which: SME	715	710	272		683	677	259	
	Exposures in default	668	440	471	223	728	523	600	200
	Items associated with particularly high risk	67	40	61		55	39	58	
	Covered bonds	1,031	1,018	109		705	704	76	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	849	830	773		961	941	855	
	Equity	359	359	478		308	308	441	
	Other exposures	696	696	227		767	767	264	
	Standardised Total ²	31,366	26,043	9,505	275	31,315	26,030	9,157	249

⁽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) Standardised Total does not include the Securitisation position.

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	4,373	4,016	141		5,398	5,035		
	Regional governments or local authorities	2,412	3,128	2		2,561	3,246	1	
	Public sector entities	1,604	587	117		1,774	494	99	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	566	167	56		622	225		
	Corporates	331	251	236		342	243		
	of which: SME	105	80	76		134	89	83	
	Retail	3,517	1,293	888		3,307	1,370		
AUSTRIA	of which: SME	823	455	260		645	476	272	
AUSTINA	Secured by mortgages on immovable property	1,883	1,872	663		1,821	1,811		
	of which: SME	262	259	90		251	247	86	
	Exposures in default	459	305	313	152	445	297	304	
	Items associated with particularly high risk	3	3	4		2	2	4	
	Covered bonds	126	126	13		71	71	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	6		7	7	5	
	Equity	133	133			84	84	161	
	Other exposures	370	370	72		418	418	113	
	Standardised Total ²				158				:

(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

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	(mln EUR, %)										
	Central governments or central banks	937	937	0		1,222	1,222	0			
	Regional governments or local authorities	16	35	0		4	24	1			
	Public sector entities	183	183	33		191	191	35			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	769	581	170		528	372	115			
	Corporates	1,826	1,553	1,506		1,739	1,487	1,464			
	of which: SME	922	785	768		941	804	789			
	Retail	1,366	1,088	730		1,447	1,181	800			
	of which: SME	593	478	273		575	471	269			
SERMANY	Secured by mortgages on immovable property	1,331	1,325	496		1,270	1,265				
	of which: SME	401	399	156		387	385	151			
	Exposures in default	152	82	105	66	224	171	240			
	Items associated with particularly high risk	53	26	40		41	25	38			
	Covered bonds	108	94	9		72	72	7			
	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 Other exposures	44 256	44 256	45		57 280	57 280	61 95			

(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.

		exposures, but includes genera							
					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	32	32	0		31	31	. 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	1 522	0	0		1 120	700	0	
	Institutions	1,532 121	961 121	217		1,129 118	706 117	203	
	Corporates of which: SME	103	103	119 101		116	117	116 114	
	Retail	60	103	42		59	113	42	
			0	12		0	0) 	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	924	924	323		916	915	320	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	50	51	3	56	53	53	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	191	191	19		175	175	18	
	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	76	76	76		52	52	52	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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.



Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	d Approach						
			As of 30/	09/2019		As of 31/12/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	U	0				
	Multilateral Development Banks	0	0			0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	475	472	166		199	193					
	Corporates	497	490	485		242	241	239				
	of which: SME	73	72	70		2	2	2				
	Retail of which: SME	19	10	12		24	21	10				
INITED STATES	Secured by mortgages on immovable property	1	1	1		1	1					
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	0	0	1	1	0	0				
	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 Collective investments undertakings (CIU)	0	0	0.0		0 134	0 134	0				
	Equity	13	13	20		43	43	94				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				2							

(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

					Standardise	ed Approach			
			As of 30	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	U			0	0	0	
	Multilateral Development Banks	٥	0			0	0	0	
	International Organisations	i ol	0			0	0	0	
	Institutions	686	533	148		752	450	118	
	Corporates	66	66	1		5	5	2	
	of which: SME	5	5	2	2	5	5	2	
	Retail	1	0			1	0	0	
EDANCE	of which: SME	0	0	C		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	C	0		0	0	0	
	of which: SME	0	0	(0	0	0	
	Exposures in default	0	0		0	0	0	0	
	Items associated with particularly high risk	0	0	C		0	0	0	
	Covered bonds	5	5			5	5	0	
	Claims on institutions and corporates with a ST credit assessment	773	753	684		719	700	638	
	Collective investments undertakings (CIU) Equity	//3 n	/53	084		/19	/UU n	038	
	Other exposures	0	0			o N	0	1	
	Standardised Total ²	, in the second			19	, and the second	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 genera		erparty excludes those for sect	uritisation exposures, additional v	aluation adjustments (AVAS) and	a otner own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
SPAIN	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	101 0 0 0 217 3 0 0 0 0 0 0	101 0 0 0 217 2 0 0 0 0 0 0	0 0 0 108 2 0 0 0 0 0 0		100 0 0 0 223 3 0 0 0 0 0	100 () () () () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Equity Other exposures	48 0	48	48 0		27 0	(7 27) 0	
	Standardised Total ²				1				1

(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	rovisions per country of cour credit risk adjustments.	nterparty excludes those for secu	ritisation exposures, additional \	/aluation adjustments (AVAS) a	nd other own funds reductions	related to the		
					Standardise	ed Approach				
			As of 30	/09/2019			As of 31	of 31/12/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	32	32	2 0		0	(0		
	Regional governments or local authorities	0	(0		0	(0		
	Public sector entities	0	(0		0	(0		
	Multilateral Development Banks	0	(0		0		0		
	International Organisations	0	(0		0	(0		
	Institutions	2/	24	12		22	15	9		
	Corporates of which: SME	0	3.	1 34 1 0		41	3/	3/		
	Retail	١				0				
	of which: SME	١	(1				
IRELAND	Secured by mortgages on immovable property	0	·			0				
	of which: SME	0	(0				
	Exposures in default	0	(0	0			0	
	Items associated with particularly high risk	0	(ol o		0		0		
	Covered bonds	0	(0 0		0		0		
	Claims on institutions and corporates with a ST credit assessment	0	(0 0		0	(0		
	Collective investments undertakings (CIU)	0	(0 0		0	(0		
	Equity	0	(0 0		0	(0		
	Other exposures	0		0		0	(0		
	Standardised Total ²				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 Total²

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
•	Central governments or central banks	0	0	C		0	61	0	
	Regional governments or local authorities	0	0	0		0	C	0	
	Public sector entities	0	0	0		0	C	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	(0	
	Institutions	310	275	94	1	272	241	85	
	Corporates	24	24	14	+	11	11	3	
	of which: SME	5	5	4	*	2	10	2 - 1 13	
	Retail of which: SME		1	1		93	10	12	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		75	າ		,
	of which: SME	o o	0	0		23	2.		
	Exposures in default		0	0		0			,
	Items associated with particularly high risk		0	0		0	(
	Covered bonds	54	54	5		48	48	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(0	
	Collective investments undertakings (CIU)	0	0	O		0	C	0	
	Equity	11	11	11		12	12	2 12	
	Other exposures	0	0			0		0	
	Standardised Total ²				0				

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 genera		,					
					Standardise	ed Approach			
			As of 30	/09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
ĺ	Central governments or central banks	0	(0	0		
	Regional governments or local authorities Public sector entities	0	(0	0		
	Multilateral Development Banks	0	(1	l o		
	International Organisations	0	(0	l o		
	Institutions	149	149	36		148	148	36	
	Corporates	3	3		3	0	0	C	
	of which: SME	3	3		3	0	0	C	
	Retail	0	0			0	0	C	
SWEDEN	of which: SME	0	(0	0	0	
SVVLDLIN	Secured by mortgages on immovable property	0	C			0	0	C	
	of which: SME	0	(0	0	0	
	Exposures in default	0	(0	0	0		
	Items associated with particularly high risk Covered bonds	0	46		J -	U 20	20	J	
	Claims on institutions and corporates with a ST credit assessment	40 0	40 1			30 n	30	3	
	Collective investments undertakings (CIU)	0	ſ			0 n	1		
	Equity	0	(l	ľ		
	Other exposures	0	(l		

(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

					Standardise	d Approach			
			As of 30,	09/2019			As of 31/	12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0			0	0	0	
	Multilateral Development Banks		0	1		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	0	0	C		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	C		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0			0	0	0	
	Exposures in default		0	1	0	0	0	0	
	Items associated with particularly high risk	0	0			0	0		
	Covered bonds	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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.

Credit Risk - IRB Approach

BAWAG Group AG

							IRB A	pproach							
			As of 30/09/2019						As of 31/12/2019						
		Origina	al Exposure ¹	I Exposure ¹ Exposure Value ¹			Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments		
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	10,313	191	9,312	5,949	0	71	10,275	164	9,179	5,931	0	50		
	Corporates - Of Which: Specialised Lending	4,734	64	4,479	3,206	0	13	4,921	67	4,646	3,372	0	16		
	Corporates - Of Which: SME	807	13	595	300	0	5	758	13	533	272	0	6		
	Retail	11,950	222	9,789	2,059	0	103	12,097	218	9,871	2,032	0	90		
	Retail - Secured on real estate property	6,079	94	5,970	758	0	22	6,215	97	6,093	760	0	18		
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	350	20	337	52	0	4	358	20	338	48	0	4		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	5,729	74	5,633	706	0	18	5,857	77	5,755	712	0	14		
	Retail - Qualifying Revolving	3,460	21	1,494	349	0	15	3,466	20	1,451	321	0	15		
	Retail - Other Retail	2,411	107	2,325	953	0	65	2,415	101	2,326	950	0	58		
	Retail - Other Retail - Of Which: SME	179	15	124	52	0	12	180	14	121	52	0	12		
	Retail - Other Retail - Of Which: non-SME	2,232	93	2,201	901	0	54	2,235	87	2,205	898	0	46		
	Equity	82	0	73	272	0		83	0	73	272	0			
	Other non credit-obligation assets				382						447				
	IRB Total ²				8,66	2					8,682				

(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) IRB Total does not include the Securitisation position.

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,155	70	2,423	1,098	0	28	3,071	67	2,253	961	0	23
	Corporates - Of Which: Specialised Lending	275	9	275	187	0	5	252	9	251	144	0	5
	Corporates - Of Which: SME	797	13	587	295	0	5	750	13	526	267	0	6
	Retail	11,877	216	9,720	2,042	0	99	12,024	212	9,803	2,016	0	86
	Retail - Secured on real estate property	6,032	90	5,923	750	0	20	6,169	93	6,048	753	0	15
ALICTOTA	Retail - Secured on real estate property - Of Which: SME	344	19	331	51	0	3	353	19	333	48	0	3
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	5,688	71	5,592	699	0	17	5,816	74	5,715	705	0	12
	Retail - Qualifying Revolving	3,450	21	1,489	346	0	15	3,456	20	1,446	320	0	15
	Retail - Other Retail	2,394	105	2,308	946	0	64	2,398	99	2,310	944	0	56
	Retail - Other Retail - Of Which: SME	178	14	122	51	0	11	178	14	120	52	0	11
	Retail - Other Retail - Of Which: non-SME	2,216	91	2,186	895	0	53	2,220	86	2,190	892	0	45
	Equity	48	0	39	145	0	0	48	0	39	144	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origiı	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	737	11	731	402	0	5	714	8	709	387	0	2
	Corporates - Of Which: Specialised Lending	181	0	181	103	0	0	169	0	169	95	0	0
	Corporates - Of Which: SME	4	0	3	3	0	0	3	0	2	2	0	0
	Retail	22	2	21	4	0	1	21	1	20	4	0	1
	Retail - Secured on real estate property	16	0	16	3	0	0	16	0	15	2	0	0
CEDMANY	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	2	0	0	14	0	14	2	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	4	1	4	1	0	1	4	1	4	1	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	0	0	2	0	2	1	0	0
	Equity	34	0	34	127	0	0	34	0	34	127	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origi	nal Exposure¹	Exposure Value ¹	Risk ex	xposure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	924	55	897	694	0	2	878	58	861	678	0	10
	Corporates - Of Which: Specialised Lending	304	55	281	159	0	1	305	58	288	164	0	8
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
NITED VINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
NITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

(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).

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,910	55	1,859	1,291	0	33	1,770	31	1,723	1,190	0	12
	Corporates - Of Which: Specialised Lending	826	0	776	543	0	0	830	0	784	546	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail	0	0	0		0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	U	0	0		0		0		0	U	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0		0	0	0	0
	Equity	0	U	U	U	U	U	U	U	U	U	U	U
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

BAWAG Group AG

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origin	al Exposure ¹	Exposure	Risk exp	oosure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	213	0	213	128	0	0	203	0	203	122	0	0
	Corporates - Of Which: Specialised Lending	82	0	82	57	0	0	72	0	72	51	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ED A NICE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	949	0	849	653	0	1	1,091	0	996	795	0	1
	Corporates - Of Which: Specialised Lending	918	0	818	638	0	1	1,002	0	907	733	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

(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).

(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).

							IRB A	pproach					
				As of 30	/09/2019					As of 31	l/12/2019		
		Origina	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,141	0	1,121	760	0	0	1,339	0	1,255	886	0	1
	Corporates - Of Which: Specialised Lending	1,107	0	1,087	728	0	0	1,305	0	1,221	853	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach As of 30/09/2019 As of 31/12/2019 Value Original Exposure¹ Original Exposure¹ Risk exposure amount Risk exposure amount Value Exposure adjustments Exposure adjustments and provisions Value¹ Value¹ and Of which: Of which: Of which: Of which: (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments Institutions 235 232 152 Corporates Corporates - Of Which: Specialised Lending 183 128 Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **NETHERLANDS** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	112	0	109	76	0	0	265	0	261	183	0	0
	Corporates - Of Which: Specialised Lending	112	0	109	76	0	0	265	0	261	183	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Orig	inal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivative	es		Off balance	ce sheet	
												Off-balance she	et exposures	
								Davidativas viiklas	acitiva fair valva	Davis ativas with		On Balance sile	et exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			posicions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount C	Carrying amount	Notional amount			
[0 - 3M [443	314	0	0	0	0	() 7	0	0	1,184	0	
[3M - 1Y [[1Y - 2Y [87 62	87 62	0	0	0	0 0	(0 0 5	0	0 0	4 0	0	
[2Y - 3Y [[3Y - 5Y [Austria	55 148	55 148	0	0	0	0 0	(0 0	0	0	1 2	0	
[5Y - 10Y [[10Y - more		594 1,819	594	0	0	0	0 0	55	0 0	0	16 0	12 76	0	
Total [0 - 3M [3,208		0	0	0	0	56	96 0 0	0	16	1,279	0	695
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Poloticus	10 0 0	10 0 0	0 0 0	0 0 0	0 0	0 0 0	(((0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Belgium	0	0 0	0	0	0	0 0	(0 0	0 0	0	0	0	
Total [0 - 3M [10	10	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Cyprus													
[10Y - more Total [0 - 3M [
[0 - 3M [
[21 - 31 [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M														
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Denmark													
I I Atal														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

Part								BAWAG Group AG						
Part							Dive							
Part					On belower	and the same of th	Dire	ct exposures		Don't	tivos	Official	aco cheet	
Part		(mln EUR)			On balance si	<u>1eet </u>				Deriva	tives	Off Dalai	ice sneet	-
Control Cont												Off-balance sl	neet exposures	
Control Parish									Derivatives with pos	itive fair value	Derivatives with negative fair value			
Control Parish														
														Risk weighted
Second S	Residual Maturity	Country / Region	Total gross carrying amount of non-	non-derivative financial										exposure amount
Company Princip Prin			derivative financial assets									Nominal	Provisions	
					of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount Notional amount			
Total Tota					held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount			
Total Tota														
Total Tota														
Total Tota	[0 - 3M [[3M - 1Y [
Total Tota	[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Finland												
Total Tota	[5Y - 10Y [[10Y - more													
Control Cont	Total [0 - 3M [[3M - 1Y [
Contact Cont	[1Y - 2Y [[2Y - 3Y [France												
Control Cont	[3Y - 5Y [[5Y - 10Y [[10Y - more													
1987 1977	Total [0 - 3M [0	0	0	0	0	0	0	0	0 0	0	0	
1987 1977	[1Y - 2Y [[2Y - 3Y [Germany	0	0	0	0	0	0	0	0	0 0	0	0	
1987 1977	[3Y - 5Y [[5Y - 10Y [[10Y - more	Communy	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	
10 - Set	Total [0 - 3M [0	0	0	0	0	0	0	0	0 0	0	0	0
10 - Set	[3M - 17 [[1Y - 2Y [[2Y - 3Y [Croatia												
19 19 19 19 19 19 19 19	[3Y - 5Y [[5Y - 10Y [[10Y - more	Cioatia												
	Total [0 - 3M [0	0	0	0	0	0	0	0	0 0	0	0	
	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [•	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	11 0 0	0 0 0	
	[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	0	0	0 0	0	0	0	0 0	0 0 0	0 0 0	0	0	
Total [0 - 3M [10 - 10	i iotal i		0	0	0	0	0	0	0	0	0 0	11	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
Total [0 - 3M [10 - 10	[3Y - 5Y [[5Y - 10Y [Hungary												
[17 - 27 [Total													
[17 - 27 [[3M - 1Y [[1Y - 2Y [
[17 - 27 [[3Y - 5Y [[5Y - 10Y [Ireland												
[3M - 1V] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total [0 - 3M] [3M - 1V] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y]	[10Y - more Total [0 - 3M [
Latvia Sy - 57	[3M - 1Y [[1Y - 2Y [
Total	[27 - 37 [[3Y - 5Y [[5Y - 10Y [Italy												
[3M - 1Y [[10Y - more Total													
[2Y - 3Y [[3M - 1Y [[1Y - 2Y [
[10Y - more	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia												
Total	[10Y - more Total													



General governments exposures by country of the counterparty

							BAWAG Group AG						
							As of 31/12/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet	
											Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value			_
													Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)								No. of call		
			productions,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at				Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount			
[0 - 3M [
[0 - 3M [l jahanna in												
[3Y - 5Y [[5Y - 10Y [[10Y - more	Lithuania												
Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Luxembourg												
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Malta												
[10Y - more Total													
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Netherlands												
[10Y - more Total		0	0	0	0	0	0	0	0	0 0	0	0	
[0 - 3M [0 10	0 10	0	0	0	0	0	0	0 0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland	0 0	0	0 0	0	0	0 0	0 0	0 0	0 0 0	0 0	0 0	
I IOTAL		0 10	0 10	0 0	0	0 0	0	0 0	0 0	0 0 0 0	0	0 0	10
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Portugal												
Total													
[U - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Romania												
[0 - 3M [
[0 - 3M [0 12	0 12	0 0	0	0	0	0 0	0	0 0 0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Slovakia	0	0	0	0	0	0	0	0	0 0	0	0	
[0 - 3M [0 0 12	0 0 12	0 0	0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Slovenia												
[5Y - 10Y [[10Y - more Total													



General governments exposures by country of the counterparty

							BAWAG Group AG						
							As of 31/12/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	neet				Deriva	tives	Off balaı	nce sheet	
											Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value			
													Risk weighted
Bod Jane 5		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)								Nominal	Provisions	
			, ,	of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at				Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount			
[0 - 3M [
[0 - 3M [Spain												
[3Y - 5Y [[5Y - 10Y [[10Y - more													
Total [0 - 3M [
[0 - 3M [Sweden												
[3Y - 5Y [[5Y - 10Y [[10Y - more	Sweden												
Total [0 - 3M [
[3M - 1Y [
[0 - 3M [United Kingdom												
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Iceland												
Total		0	0	0	0	0	0	0	0	0 0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0 0	0	0	
[27 - 37 [[3Y - 5Y [[5Y - 10Y [Liechtenstein	0	0 0	0	0	0	0 0	0 0	0	0 0 0	0	0	
Total		0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0 0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Norway												
Total													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Australia												
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Canada												
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Hong Kong												
[5Y - 10Y [[10Y - more Total													
iotai											•		



General governments exposures by country of the counterparty

							BAWAG Group AG							
						Diro	As of 31/12/2019 ct exposures							
				On balance sl	haat		ct exposures		Deriva	tives		Off halan	ca sheet	-
	(mln EUR)			Oil Dalatice Si	neet				Deliva	Lives		Off balance sheet		-
												Off-balance sh	eet exposures	
			Total carrying amount of		Derivatives with po	sitive fair value	Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total grees counting amount of you	non-derivative financial assets (net of short positions)		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 [Japan													
Total [0 - 3M [u.s.													
[0 - 3M [China													
[3M - 1Y [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 1 0 0	0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[3M - 1Y [Middle East			J. T.				U		J		V	U	
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

BAWAG Group AG

							Briting Gloup no											
		As of 31/12/2019																
						Dire	ct exposures											
	(mln EUR)			Off balance sheet														
Residual Maturity		Total gross carrying amount of non- derivative financial assets										Derivatives with positive fair value		Derivatives with negative fair value		Off-balance s	heet exposures	
	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)		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	Risk weighted exposure amoun				
[0 - 3M [Africa	0 0 0 0 0 1 1	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0					
[0 - 3M [Others	0 1 0 0 0 0 10 0	0 1 0 0 0 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0					

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

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, 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, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Ch Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



Performing and non-performing exposures

	As of 30/09/2019								As of 31/12/2019							
		Gross carry	ing amount	provisions ⁴ fina			Collaterals and financial	financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			
		Of which performing but past due >30			On performing		guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	6,354	0	0	0	5	0	0	5,847	0	0	0	5	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	447	0	0	0	0	0	0	406	0	0	0	0	0	0		
Credit institutions	3,458	0	0	0	1	0	0	2,930	0	0	0	1	0	0		
Other financial corporations	2,029	0	0	0	3	0	0	2,158	0	0	0	2	0	0		
Non-financial corporations	420	0	0	0	1	0	0	354	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	36,790	154	928	893	51	211	215	37,024	234	874	841	47	172	283		
Central banks	4,670	0	0	0	0	0	0	5,955	0	0	0	0	0	0		
General governments	2,797	0	0	0	0	0	0	2,775	2	0	0	0	0	0		
Credit institutions	1,109	0	0	0	0	0	0	515	0	0	0	0	0	0		
Other financial corporations	2,249	1	3	2	8	1	0	1,975	2	4	4	5	1	2		
Non-financial corporations	12,056	23	549	548	24	113	32	11,804	89	515	515	25	83	101		
of which: small and medium-sized enterprises at amortised cost	1,420	2	59	58	7	24	18	1,210	11	44	44	6	20	16		
Households	13,909	129	376	342	19	98	183	14,000	140	355	322	17	88	180		
DEBT INSTRUMENTS other than HFT	43,143	154	928	893	57	211	215	42,871	234	874	841	51	172	283		
OFF-BALANCE SHEET EXPOSURES	8,462		18	18	16	6	0	7,945		20	19	11	7	0		

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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.



Forborne exposures

			As of 30/09/2019			As of 31/12/2019							
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cre provisions for exforted for bearance meaning accumulated im accumulated change is accumulated in accumulated change im accumulated change is accumulated change in accumulated change in accumulated change is accumulated change in accumulated change in accumulated change is accumulated change in accumulated change is accumulated change in accumulated change in accumulated change is accumulated change in accumulated change is accumulated in accumulated change is accumulated in accumulated in accumulated in accumulated change is accumulated in	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on 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)	407	218	54	53	89	344	176	39	38	73			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	1	0	0	0	0	1	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	3	0	0	0	0	1	0	0	0	0			
Non-financial corporations	146	102	42	41	12	99	69	16	16	6			
of which: small and medium-sized enterprises at amortised cost	20	9	2	2	7	8	4	1	1	3			
Households	256	116	12	11	77	243	107	23	22	68			
DEBT INSTRUMENTS other than HFT	407	218	54	53	89	344	176	39	38	73			
Loan commitments given	3	1	0	0	0	1	0	0	0	0			

⁽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.



Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading BAWAG Group AG

			As of 30/09/201	.9	As of 31/12/2019						
(mln EUR)	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	203	7	203	2	0	188	5	188	2	0	
B Mining and quarrying	48	46	48	27	0	27	23	27	6	0	
C Manufacturing	1,147	53	1,137	37	0	1,064	43	1,064	29	0	
D Electricity, gas, steam and air conditioning supply	251	8	249	3	1	222	6	220	3	1	
E Water supply	374	1	272	0	0	392	0	294	0	0	
F Construction	326	34	326	7	0	299	31	299	7	0	
G Wholesale and retail trade	905	28	905	19	0	859	20	859	13	0	
H Transport and storage	214	4	214	3	0	250	5	250	4	0	
I Accommodation and food service activities	344	5	342	4	0	322	4	321	3	0	
J Information and communication	545	5	545	2	0	515	2	515	3	0	
K Financial and insurance activities	254	0	254	1	0	209	0	209	1	0	
L Real estate activities	5,621	80	5,573	16	0	5,745	102	5,689	22	0	
M Professional, scientific and technical activities	298	5	298	4	0	278	3	278	4	0	
N Administrative and support service activities	425	5	425	5	0	380	5	380	5	0	
O Public administration and defence, compulsory social security	343	0	343	0	0	317	0	317	0	0	
P Education	12	0	12	0	0	9	0	9	0	0	
Q Human health services and social work activities	295	1	295	1	0	329	1	329	1	0	
R Arts, entertainment and recreation	31	1	31	1	0	30	1	30	1	0	
S Other services	422	266	419	5	0	370	264	367	5	0	
Loans and advances	12,056	549	11,890	136	1	11,804	515	11,643	107	1	

⁽¹⁾ 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.