2020 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2020 EU-wide Transparency Exercise

Key Metrics

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	3,793	3,818	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	3,793	3,818	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,793	3,818	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	3,793	3,818	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,270	4,281	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	4,270	4,281	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	28,427	28,625	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	28,427	28,625	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	13.34%	13.34%	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	13.34%	13.34%	(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	13.34%	13.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.34%	13.34%	(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	15.02%	14.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.02%	14.95%	(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	44,869	48,063	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	8.45%	7.94%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2020 EU-wide Transparency Exercise

Leverage ratio

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,793	3,818	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	3,793	3,818	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,869	48,063	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,869	48,063	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.5%	7.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.5%	7.9%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

Raiffeisenbankengruppe OÖ Verbund eGen

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**4,270**	**4,281**	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)**	**3,793**	**3,818**	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)	1,033	1,033	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	3,187	3,175	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	-246	-165	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	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	10	10	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-18	-48	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-61	-62	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	-8	-8	C 01.00 (r370,c010)	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,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
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-10	-11	C 01.00 (r440,c010)	Article 36(1) point (j) 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,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.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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 institiution does not have a significant investment	0	0	C 01.00 (r480,c010)	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,c010)	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 institiution has a significant investment	-25	-37	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-69	-69	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	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)	**0**	**0**	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2	2	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)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	C 01.00 (r690,c010) + C 01.00 (r700,c010) + 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)**	**3,793**	**3,818**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**477**	**463**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	502	488	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-33	-33	C 01.00 (r910,c010) + C 01.00 (r920,c010) + 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.4.3	Tier 2 transitional adjustments	7	7	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	28,427	28,625	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)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.34%**	**13.34%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**13.34%**	**13.34%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**15.02%**	**14.95%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**3,793**	**3,818**	**[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 loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**13.34%**	**13.34%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	C 05.01 (r440,c040)	

(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

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR, %)	RWAs		
	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	26,748	26,981	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 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	26,748	26,981	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	0	0	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	0	0	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)[2]	146	121	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 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	99	102	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	131	119	C 02.00 (R520, c010)
Of which the standardised approach	131	119	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_601*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
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,304	1,304	C 02.00 (R590, c010)
Of which basic indicator approach	1,304	1,304	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	28,427	28,625	

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

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

2020 EU-wide Transparency Exercise

P&L

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	175	463
Of which debt securities income	19	37
Of which loans and advances income	124	242
Interest expenses	83	274
(Of which deposits expenses)	30	56
(Of which debt securities issued expenses)	42	83
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	8
Net Fee and commission income	38	68
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	1	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-21	-12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-65	-46
Gains or (-) losses from hedge accounting, net	1	-1
Exchange differences [gain or (-) loss], net	3	4
Net other operating income /(expenses)	-11	6
TOTAL OPERATING INCOME, NET	43	217
(Administrative expenses)	93	184
(Cash contributions to resolution funds and deposit guarantee schemes)		0
(Depreciation)	13	25
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-1	-5
(Payment commitments to resolution funds and deposit guarantee schemes)		3
(Commitments and guarantees given)	-1	-7
(Other provisions)	0	0
Of which pending legal issues and tax litigation[1]		
Of which restructuring[1]		
(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)	17	80
(Financial assets at fair value through other comprehensive income)	1	1
(Financial assets at amortised cost)	16	79
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	30	113
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-89	-54
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	-197	-234
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-185	-217
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**-185**	**-217**
Of which attributable to owners of the parent	-185	-217

(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.”

![EBA European Banking Authority]

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,279				8,384				IAS 1.54 (i)
Financial assets held for trading	1,870	7	1,863	0	1,894	2	1,891	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	794	36	322	436	837	40	324	473	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	288	170	0	117	296	172	0	125	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,575	4,163	412	0	4,657	4,243	414	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,349				27,280				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	515	0	515	0	576	0	576	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	0				13				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	3,143				3,136				
TOTAL ASSETS	43,813				47,073				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)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,565	10	1	-1	0	0	4,641	16	1	-1	0	0	Annex V.Part 1.31, 44(b)
	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 cost	Debt securities	211	0	0	0	0	0	197	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	24,022	1,837	587	-40	-17	-250	24,209	2,566	660	-46	-33	-273	Annex V.Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	1,621	1,523	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	2,866	2,841	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	34,120	37,658	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	282	432	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	202	203	IAS 37.10; IAS 1.54(l)
Tax liabilities	33	37	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	610	273	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	39,733	42,966	IAS 1.9(b);IG 6
TOTAL EQUITY	4,080	4,107	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	43,813	47,073	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		1,902	1,955	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
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	1,656	3,719	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	21	319	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,783	1,746	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	556	547	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,222	12,350	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,284	4,883	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,537	2,728	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	978	1,080	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,161	5,158	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,553	3,624	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,872	3,908	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,400	2,413	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,713	10,845	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		904	910	Annex V.Part 1.37
Other financial liabilities		44	44	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		38,889	42,454	

2020 EU-wide Transparency Exercise

Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	SA		IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020									
Traded Debt Instruments	126	114	0	0	0	0						
Of which: General risk	122	109	0	0	0	0						
Of which: Specific risk	1	2	0	0	0	0						
Equities	4	4	0	0	0	0						
Of which: General risk	2	2	0	0	0	0						
Of which: Specific risk	2	2	0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0						
Commodities risk	0	0	0	0	0	0						
Total	**131**	**119**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)	IM										
	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/06/2020									
Traded Debt Instruments	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Equities	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Foreign exchange risk	0	0	0	0						
Commodities risk	0	0	0	0						
Total	**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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
Consolidated data	Central governments or central banks	4,124	4,843	84		6,881	8,055	82	
	Regional governments or local authorities	788	1,559	121		820	1,641	124	
	Public sector entities	930	352	33		1,419	660	126	
	Multilateral Development Banks	128	128	0		128	128	0	
	International Organisations	183	77	0		184	77	0	
	Institutions	7,329	7,067	672		6,638	6,473	559	
	Corporates	22,018	15,973	15,878		22,902	16,094	16,012	
	of which: SME	4,087	3,138	3,053		3,933	2,977	2,895	
	Retail	2,587	1,767	1,132		2,480	1,702	1,093	
	of which: SME	1,642	1,095	629		1,552	1,043	599	
	Secured by mortgages on immovable property	6,143	6,049	2,507		6,294	6,184	2,587	
	of which: SME	2,019	1,970	790		1,981	1,948	784	
	Exposures in default	706	313	391	283	795	371	462	299
	Items associated with particularly high risk	1,191	1,053	1,580		1,287	1,130	1,696	
	Covered bonds	797	797	86		770	770	83	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,143	1,143	299		1,149	1,148	300	
	Equity	2,824	2,824	3,328		3,136	2,849	3,346	
	Other exposures	901	901	781		740	740	632	
	Standardised Total [2]	51,793	44,846	26,894	371	55,622	48,024	27,102	700

(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 Secutarisation position unlike in the previous Transparency exercises' results.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
AUSTRIA	Central governments or central banks	2,794	3,333	0		5,479	6,393	0	
	Regional governments or local authorities	581	1,352	94		580	1,381	98	
	Public sector entities	893	284	31		1,389	629	126	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,823	5,608	111		5,540	5,421	96	
	Corporates	12,903	8,648	8,609		13,604	8,681	8,651	
	of which: SME	2,274	1,690	1,661		2,358	1,677	1,649	
	Retail	1,805	1,123	751		1,728	1,083	726	
	of which: SME	938	522	300		878	494	284	
	Secured by mortgages on immovable property	4,687	4,635	1,860		4,856	4,774	1,931	
	of which: SME	1,552	1,529	597		1,553	1,526	595	
	Exposures in default	389	143	167	151	421	176	205	137
	Items associated with particularly high risk	634	549	823		682	588	882	
	Covered bonds	315	314	22		306	306	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,143	1,143	299		452	452	103	
	Equity	2,496	2,496	2,677		2,780	2,493	2,672	
	Other exposures	894	894	774		736	736	627	
	Standardised Total[2]				206				488

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
GERMANY	Central governments or central banks	22	27	0		82	162	0	
	Regional governments or local authorities	73	73	0		106	126	0	
	Public sector entities	8	27	1		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	375	402	78		121	136	26	
	Corporates	5,528	4,128	4,096		5,640	4,103	4,075	
	of which: SME	1,173	867	836		1,012	784	756	
	Retail	320	216	129		303	205	123	
	of which: SME	289	188	108		271	178	102	
	Secured by mortgages on immovable property	1,305	1,266	585		1,290	1,264	594	
	of which: SME	442	418	184		410	404	182	
	Exposures in default	160	75	86	77	206	87	100	107
	Items associated with particularly high risk	504	457	686		539	486	729	
	Covered bonds	18	18	2		18	18	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		33	33	7	
	Equity	2	2	2		2	2	2	
	Other exposures	3	3	3		2	2	2	
	Standardised Total[2]				95				132

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
CZECH REPUBLIC	Central governments or central banks	56	60	0		54	59	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	5	1		11	14	3	
	Corporates	1,187	1,047	1,040		1,232	1,114	1,107	
	of which: SME	155	143	136		122	111	105	
	Retail	56	50	29		59	53	31	
	of which: SME	53	48	28		56	51	29	
	Secured by mortgages on immovable property	47	45	15		49	47	16	
	of which: SME	7	7	2		4	3	1	
	Exposures in default	6	3	5	3	6	4	6	2
	Items associated with particularly high risk	45	40	60		58	49	73	
	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	323	323	647		351	351	670	
	Other exposures	1	1	1		2	2	2	
	Standardised Total[2]				6				7

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
SLOVAKIA	Central governments or central banks	71	71	0		68	68	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	4	4	2		5	5	1	
	Corporates	395	371	368		405	381	378	
	of which: SME	117	108	105		110	103	99	
	Retail	96	93	54		91	88	51	
	of which: SME	89	85	49		83	80	46	
	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME	2	2	1		3	3	1	
	Exposures in default	17	6	9	11	18	7	10	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		15	15	4	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		0	0	0	
	Standardised Total[2]				**15**				**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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
ROMANIA	Central governments or central banks	41	47	20		41	47	20	
	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	3	3	2		6	6	2	
	Corporates	327	286	277		338	292	283	
	of which: SME	97	77	67		84	68	58	
	Retail	113	98	58		111	97	57	
	of which: SME	103	88	51		101	87	50	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	23	33	18	47	23	33	18
	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		35	35	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**19**				**20**

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
POLAND	Central governments or central banks	100	120	24		101	121	24	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	7	2		21	3	1	
	Corporates	260	243	240		248	234	231	
	of which: SME	29	22	19		23	21	18	
	Retail	109	107	61		102	99	56	
	of which: SME	109	107	61		102	99	56	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	17	23	9	32	22	32	10
	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		33	33	7	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total[2]				**9**				**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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
NETHERLANDS	Central governments or central banks	59	59	0		59	59	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	46	46	9		46	46	9	
	Corporates	271	235	235		295	262	262	
	of which: SME	86	85	85		86	84	84	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	6		12	12	6	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	67	67	7		68	68	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		52	52	16	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**1**				**2**

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
FRANCE	Central governments or central banks	175	175	0		174	174	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	39	35	7		27	27	5	
	Corporates	97	97	97		97	96	96	
	of which: SME	10	10	10		10	10	10	
	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	
	Covered bonds	95	95	10		95	95	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		108	108	27	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
Other Countries	Central governments or central banks	0	106	0		0	107	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	128	128	0		128	128	0	
	International Organisations	183	77	0		184	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	
	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		11	11	4	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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]
CHINA	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	366	325	161		315	280	140	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	1	1	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	
	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	
	Other exposures	0	0	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB 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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	713	691	0	0	180	507	0	0	0	0	21	0	
[3M - 1Y [		100	100	0	0	0	96	0	0	0	0	23	0	
[1Y - 2Y [		106	106	0	0	43	55	0	0	0	0	1	0	
[2Y - 3Y [		72	72	0	0	34	32	0	0	0	0	0	0	
[3Y - 5Y [		237	237	0	16	122	85	0	0	0	0	0	0	
[5Y - 10Y [		486	485	0	0	236	224	0	0	0	0	1	0	
[10Y - more		252	248	0	0	67	179	495	854	0	0	54	0	
Total		**1,966**	**1,938**	**0**	**16**	**682**	**1,178**	**495**	**854**	**0**	**0**	**101**	**0**	**278**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		33	33	0	0	33	0	0	0	0	0	0	0	
[5Y - 10Y [		46	46	0	0	46	0	0	0	0	0	0	0	
[10Y - more		43	43	0	0	43	0	0	0	0	0	0	0	
Total		**121**	**121**	**0**	**0**	**121**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Bulgaria	5	5	0	0	5	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[3Y - 5Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[5Y - 10Y [		24	24	0	0	24	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**51**	**51**	**0**	**0**	**51**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**25**
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		6	6	0	0	6	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**6**	**6**	**0**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		54	54	0	0	54	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**54**	**54**	**0**	**0**	**54**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		12	12	0	0	12	0	0	0	0	0	0	0	
Total		**23**	**23**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	France	25	25	0	0	25	0	0	0	0	0	2	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		68	68	0	0	68	0	0	0	0	0	0	0	
[5Y - 10Y [		132	132	0	0	132	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**225**	**225**	**0**	**0**	**225**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**6**
[0 - 3M [	Germany	24	24	0	0	21	3	0	3	0	3	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y [		34	34	0	0	32	1	0	0	0	0	0	0	
[5Y - 10Y [		47	47	0	0	43	4	0	0	0	0	0	0	
[10Y - more		22	22	0	0	12	10	0	0	0	0	0	0	
Total		**128**	**128**	**0**	**0**	**108**	**20**	**0**	**3**	**0**	**3**	**1**	**0**	**3**
[0 - 3M [	Croatia	3	3	0	0	3	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		20	20	0	0	20	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**23**	**23**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**11**
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary	5	5	0	0	5	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M [	Ireland	6	6	0	0	6	0	0	0	0	0	1	0	
[3M - 1Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		41	41	0	0	41	0	0	0	0	0	0	0	
[5Y - 10Y [		86	86	0	0	86	0	0	0	0	0	0	0	
[10Y - more		12	12	0	0	12	0	0	0	0	0	0	0	
Total		**155**	**155**	**0**	**0**	**155**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**2**
[0 - 3M [	Italy	19	19	0	0	19	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		63	63	0	0	63	0	0	0	0	0	0	0	
[10Y - more		44	44	0	0	44	0	0	0	0	0	0	0	
Total		**127**	**127**	**0**	**0**	**127**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**6**
[0 - 3M [	Latvia	7	7	0	0	7	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		8	8	0	0	8	0	0	0	0	0	0	0	
[5Y - 10Y [		27	27	0	0	27	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**42**	**42**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	8	8	0	0	8	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		3	3	0	3	0	0	0	0	0	0	0	0	
[5Y - 10Y [		33	33	0	0	33	0	0	0	0	0	0	0	
[10Y - more		6	6	0	0	6	0	0	0	0	0	0	0	
Total		**50**	**50**	**0**	**3**	**47**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		49	49	0	38	11	0	0	0	0	0	0	0	
[3Y - 5Y [		43	43	0	0	43	0	0	0	0	0	0	0	
[5Y - 10Y [		13	13	0	0	13	0	0	0	0	0	0	0	
[10Y - more		15	15	0	0	15	0	0	0	0	0	0	0	
Total		**120**	**120**	**0**	**38**	**82**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		22	22	0	0	22	0	0	0	0	0	0	0	
[5Y - 10Y [		36	36	0	0	36	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**58**	**58**	**0**	**0**	**58**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Poland	33	33	0	0	33	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		79	79	0	0	79	0	0	0	0	0	0	0	
[5Y - 10Y [		22	22	0	5	17	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**134**	**134**	**0**	**5**	**129**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**27**
[0 - 3M [	Portugal	24	24	0	0	24	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		70	70	0	0	70	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**94**	**94**	**0**	**0**	**94**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
[0 - 3M [	Romania	36	35	0	0	35	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		30	30	0	0	30	0	0	0	0	0	0	0	
[10Y - more		10	10	0	0	10	0	0	0	0	0	0	0	
Total		**76**	**76**	**0**	**0**	**76**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**28**
[0 - 3M [	Slovakia	15	15	0	0	15	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		11	11	0	0	11	0	0	0	0	0	0	0	
[3Y - 5Y [		12	12	0	0	12	0	0	0	0	0	0	0	
[5Y - 10Y [		33	33	0	0	33	0	0	0	0	0	0	0	
[10Y - more		12	12	0	0	12	0	0	0	0	0	0	0	
Total		**83**	**83**	**0**	**0**	**83**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Slovenia	8	8	0	0	8	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		49	49	0	0	49	0	0	0	0	0	0	0	
[10Y - more		12	12	0	0	12	0	0	0	0	0	0	0	
Total		**69**	**69**	**0**	**0**	**69**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**3**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain	47	47	0	0	47	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		12	12	0	0	12	0	0	0	0	0	0	0	
[3Y - 5Y [		37	37	0	3	34	0	0	0	0	0	0	0	
[5Y - 10Y [		88	88	0	0	88	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**184**	**184**	**0**	**3**	**181**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**16**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	21	21	0	0	21	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		74	74	0	0	74	0	0	0	0	0	0	0	
[5Y - 10Y [		58	58	0	0	58	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**154**	**153**	**0**	**0**	**153**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**31**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		As of 30/06/2020												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA	2	2	0	0	2	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Other Central and eastern Europe countries non EEA	3	3	0	0	3	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**2**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean	16	16	0	0	16	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**16**	**16**	**0**	**0**	**16**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5**

2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		As of 30/06/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	9	9	0	0	9	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**9**	**9**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
[0 - 3M [	Others	11	11	0	0	11	0	0	0	0	0	1	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		62	62	0	0	62	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**73**	**73**	**0**	**0**	**73**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**4**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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.

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

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

2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/03/2020									As of 30/06/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]			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[4]			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]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits										**8,342**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**4,969**	**0**	**1**	**1**		**1**	**0**		**0**	**5,039**	**0**	**1**	**1**	**1**	**2**	**0**	**0**	**0**
Central banks	2	0	0	0		0	0		0	2	0	0	0	0	0	0	0	0
General governments	2,752	0	1	1		0	0		0	2,846	0	1	1	1	1	0	0	0
Credit institutions	1,676	0	0	0		1	0		0	1,670	0	0	0	0	1	0	0	0
Other financial corporations	321	0	0	0		0	0		0	314	0	0	0	0	0	0	0	0
Non-financial corporations	219	0	0	0		0	0		0	207	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**33,219**	**157**	**592**	**589**		**58**	**251**		**222**	**27,983**	**139**	**669**	**662**	**660**	**80**	**273**	**273**	**237**
Central banks	2,405	0	0	0		0	0		0	0	0	0	0	0	0	0	0	0
General governments	711	0	0	0		7	0		0	1,180	1	0	0	0	6	0	0	0
Credit institutions	6,118	0	0	0		1	0		0	2,147	0	0	0	0	1	0	0	0
Other financial corporations	1,433	2	6	6		2	3		0	1,815	3	47	47	47	4	34	34	0
Non-financial corporations	19,726	148	477	475		41	201		167	20,021	127	516	510	508	63	194	194	182
of which: small and medium-sized enterprises at amortised cost	6,068	36	214	212		22	90		72	5,572	27	216	214	214	27	91	91	73
of which: Loans collateralised by commercial immovable property at amortised cost	**6,060**	**11**	**138**	**137**		**12**	**54**		**60**	**7,043**	**12**	**130**	**124**	**124**	**26**	**45**	**47**	**58**
Households	2,826	7	109	108		7	47		55	2,821	8	107	105	105	7	45	45	55
of which: Loans collateralised by residential immovable property at amortised cost	**1,613**	**1**	**51**	**50**		**2**	**9**		**41**	**1,761**	**1**	**53**	**53**	**53**	**3**	**11**	**11**	**40**
of which: Credit for consumption at amortised cost	**280**	**3**	**19**	**19**		**2**	**15**		**2**	**275**	**3**	**20**	**20**	**20**	**2**	**15**	**15**	**3**
DEBT INSTRUMENTS other than HFT	**38,188**	**157**	**593**	**590**		**59**	**251**		**222**	**41,364**	**139**	**671**	**664**	**661**	**83**	**273**	**273**	**237**
OFF-BALANCE SHEET EXPOSURES	**9,677**		**125**	**125**		**10**	**42**		**11**	**10,298**		**134**	**132**	**132**	**13**	**32**	**32**	**15**

(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 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) 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**		**0**	**0**	**0**	**0**	**0**	**0**
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)	**443**	**288**	**128**	**126**	**209**		**548**	**324**	**114**	**120**	**270**	**103**
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	2	2	1	1	0		2	2	1	1	0	0
Non-financial corporations	378	249	106	104	178		477	286	92	100	234	90
of which: small and medium-sized enterprises at amortised cost	141	102	48	48	53		160	104	48	48	68	
Households	62	37	21	21	31		69	36	20	20	36	13
DEBT INSTRUMENTS other than HFT	**443**	**288**	**128**	**126**	**209**		**548**	**324**	**114**	**120**	**270**	
Loan commitments given	**33**	**22**	**6**	**6**	**10**		**36**	**24**	**8**	**7**	**10**	**3**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							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] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performing		Of which loans and advances subject to impairment				Of which: non-performing		Of which loans and advances subject to impairment		
			of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	193	21		193	5	0	198	21	21	198	4	0
B Mining and quarrying	115	1		115	0	0	113	1	1	113	0	0
C Manufacturing	3,826	134		3,818	72	1	4,070	114	111	4,066	62	1
D Electricity, gas, steam and air conditioning supply	386	12		386	5	0	364	12	12	364	7	0
E Water supply	118	5		118	2	0	128	6	6	128	2	0
F Construction	1,530	52		1,527	19	0	1,516	49	49	1,513	20	0
G Wholesale and retail trade	2,037	56		2,022	30	0	1,892	54	53	1,879	32	0
H Transport and storage	1,022	36		1,017	14	0	1,021	43	43	1,016	19	0
I Accommodation and food service activities	445	19		443	9	0	453	20	19	451	10	0
J Information and communication	212	3		212	2	0	213	3	3	213	2	0
K Financial and insurance activities	19	0		19	0	0	1	0	0	1	0	0
L Real estate activities	6,311	24		6,182	22	0	6,354	25	25	6,221	29	0
M Professional, scientific and technical activities	2,565	99		2,561	53	0	2,701	152	151	2,697	59	0
N Administrative and support service activities	365	7		365	3	0	360	8	8	360	3	0
O Public administration and defence, compulsory social security	30	0		30	0	0	28	0	0	28	0	0
P Education	10	0		10	0	0	10	0	0	10	0	0
Q Human health services and social work activities	154	0		154	0	0	163	0	0	163	0	0
R Arts, entertainment and recreation	31	0		31	0	0	60	1	1	60	1	0
S Other services	358	8		358	5	0	376	8	8	376	5	0
Loans and advances	19,726	477		19,560	241	1	20,021	516	510	19,855	255	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.

2020 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 30/06/2020														
	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount
			Performing			Non-performing				Performing			Non-performing		
				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request[1])	2,831	1,067													
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		955	952	10	80	3	1	2	7	6	0	3	1	0	1	0
of which: Households		233	232	5	17	2	1	1	2	1	0	1	1	0	1	0
of which: Collateralised by residential immovable property		182	181	4	10	1	1	1	1	0	0	0	1	0	0	0
of which: Non-financial corporations		700	699	5	63	1	0	1	5	5	0	2	0	0	0	0
of which: Small and Medium-sized Enterprises		264	264	3	35	0	0	0	2	2	0	1	0	0	0	0
of which: Collateralised by commercial immovable property		503	503	1	40	0	0	0	4	4	0	1	0	0	0	0

(1) Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.