

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

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.



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,773	3,012	2,968	2,982	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,773	3,012	2,968	2,982	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,247	3,487	3,421	3,433	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	3,247	3,487	3,421	3,433	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,866	4,129	4,059	4,074	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,866	4,129	4,059	4,074	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	20,317	20,135	20,529	21,326	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,317	20,135	20,529	21,326	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.65%	14.96%	14.46%	13.98%	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	13.65%	14.96%	14.46%	13.98%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.98%	17.32%	16.66%	16.10%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	17.32%	16.66%	16.10%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.03%	20.51%	19.77%	19.10%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.03%	20.51%	19.77%	19.10%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	55,781	57,893	55,891	56,210	C 47.00 (r0300,c0010)	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	5.82%	6.02%	6.12%	6.11%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,247	3,487	3,421	3,433	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,247	3,487	3,421	3,433	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	55,781	57,893	55,891	56,210	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	55,781	57,893	55,891	56,210	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.82%	6.02%	6.12%	6.11%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.82%	6.02%	6.12%	6.11%	[A.2]/[B.2]	



# 2022 EU-wide Transparency Exercise Capital BAWAG Group AG

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	3,866	4,129	4,059	4,074	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,773		2,968	2,982	C 01.00 (10010,0010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,138	3,012 43	42	42	C 01.00 (r0030,c0010)	
		instruments)						Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,298	2,494	2,494	2,557	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-54	-55	-78	-124		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	52	1,148	1,148	1,154	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	15	17	2	3	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-409	-414	-420	-419	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CR9. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-44	-4	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (8) (i), 243(1) point (9), 344(1) point (9) and 359 of CRR; Articles 36(1) point (9) and 379(5) of CRR; Articles 36(1) point (8) (iv) and 153(8) of CRR and Articles 36(1) point (8) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 institution does not have a significant investment	-12	-4	0	0	C 0s.00 (r0480,c00s0)	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	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	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	0	0	C 0s.00 (r0510,c0010)	Article 48 of CIRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-219	-222	-229	-240	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,±0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	474	475	452	451	C 01.00 (r0530,±0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	475	475	475	475	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	-1	0	-23	-24	C 61.00 (r6690,00010) + C 01.00 (r6700,0010) + C 01.00 (r0710,r0010) + C 01.00 (r0740,r0010) + C 01.00 (r0744,0010) + C 01.00 (r0746,r0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,247	3,487	3,421	3,433	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	619	642	639	641	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	623	620	615	610	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	-25	4	8	17	C 68.00 (19910,c0010) + C 01.00 (19902,c0010) + C 01.00 (19930,c0010) + C 01.00 (19904,c0010) - C 68.00 (19950,c0010) + C 01.00 (19955,c0010) + C 68.00 (19970,c0010) + C 61.00 (19974,c0010) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	21	19	16	14	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	20,317	20,135	20,529	21,326	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.65%	14.96%	14.46%	13.98%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.98%	17.32%	16.66%	16.10%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.03%	20.51%	19.77%	19.10%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,773	3,012	2,968	2,982	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.65%	14.96%	14.46%	13.98%	[D.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
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<sup>(1)</sup> The fully baded 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.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated by the carricolation basis as in the PRINT 3 disclosure



#### Overview of Risk exposure amounts

					,
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	17,580	17,452	16,364	17,253	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0050, c0220, 5001) + C 08.01 (r0060, c0220, 5001) + C 08.01 (r0060, c0220, 5002) + C 08.0
Of which the standardised approach	8,827	8,868	7,931	8,289	C 02.00 (r0060, d0010)-[C 07.00 (r0090, d0220, s001) + C 07.00 (r0110, d0220, s001)+ C 07.00 (r0130, d0220, s001)]
Of which the foundation IRB (FIRB) approach	5,963	5,863	5,766	6,252	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	1,903	1,930	2,039	2,131	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	368	282	141	108	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	103	110	96	137	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3205, s001) + C 08.01 (r0050, c3205, s001) + C 08.01 (r0050, c3205, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, s002) + C
Credit valuation adjustment - CVA	99	129	127	118	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	159	163	440	435	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cls01)*12.5+C 20.00 (r0010,cls90)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,cl100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,018	2,018	2,022	2,022	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	2,018	2,018	2,022	2,022	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	359	263	1,480	1,361	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	20,317	20,135	20,529	21,326	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	843	1,108	292	610
Of which debt securities income	73	95	23	45
Of which loans and advances income	557	741	188	408
Interest expenses	165	208	66	141
(Of which deposits expenses)	8	13	7	17
(Of which debt securities issued expenses)	39	53	13	28
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12-	31	15	20
Net Fee and commission income	209	282	81	159
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	24	-5	-2	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-32	-46	12	19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	35	59	12	17
Gains or (-) losses from hedge accounting, net	-10	-20	-13	-23
Exchange differences [gain or (-) loss], net	0	1	2	9
Net other operating income /(expenses)	-9	-65	-1	-3
TOTAL OPERATING INCOME, NET	907	1,137	333	666
(Administrative expenses)	313	419	106	210
(Cash contributions to resolution funds and deposit guarantee schemes)	51	69	35	39
(Depreciation)	52	69	16	31
Modification gains or (-) losses, net	0	-5	-4	-4
(Provisions or (-) reversal of provisions)	-4	-7	-2	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	4
(Commitments and guarantees given)	-1	1	-1	-2
(Other provisions)	-3	-9	0	-1
Of which pending legal issues and tax litigation <sup>1</sup>	0	-12	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	92	108	21	56
(Financial assets at fair value through other comprehensive income)	-4	-4	0	0
(Financial assets at amortised cost)	95	112	21	56
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	6	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	116	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	11	13	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	415	598	153	326
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	315	477	116	246
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	315	477	116	246
Of which attributable to owners of the parent	315	476	116	246

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



#### Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022						
		F	air value hierar	chy		F	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy					
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References				
Cash, cash balances at central banks and other demand deposits	11,826				12,804				11,496				9,141				IAS 1.54 (i)				
Financial assets held for trading	292	0	292	0	252	0	252	0	180	0	180	0	191	0	191	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	871	2	25	843	886	2	72	812	899	2	71	825	845	2	46	797	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	78	0	78	0	77	0	77	0	69	0	69	0	66	0	66	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	3,847	3,806	41	0	3,608	3,428	180	0	2,893	2,799	94	0	2,694	2,587	107	0	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	35,930				37,211				37,666				41,053				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	212	0	212	0	178	0	178	0	139	0	139	0	95	0	95	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	-72				-94				-258				-461								IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,423				1,429				1,423				1,427								
TOTAL ASSETS	54,405				56,351				54,507				55,051				IAS 1.9(a), IG 6				

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

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accun	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,487	0	0	-1	0	0	3,293	0	0	-1	0	0	2,747	0	0	-1	0	0	2,844	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,240	0	0	-1	0	0	2,320	0	0	-1	0	0	2,418	0	0	-1	0	0	2,654	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	31,553	1,648	878	-51	-73	-267	33,097	1,278	911	-30	-87	-281	33,398	1,334	920	-32	-89	-286	36,559	1,342	880	-37	-104	-290	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

BAWAG Group AG

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	259	301	403	611	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	186	234	222	214	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	47,827	49,894	48,228	49,081	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	124	107	109	263	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	231	165	-171	-468	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	381	382	337	303	IAS 37.10; IAS 1.54(I)
Tax liabilities	213	227	241	149	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	944	650	919	597	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	50,163	51,960	50,288	50,751	IAS 1.9(b);IG 6
TOTAL EQUITY	4,242	4,390	4,219	4,300	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	54,405	56,351	54,507	55,051	IAS 1.IG6

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



### Breakdown of liabilities

BAWAG Group AG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		383	408	512	874	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	6,305	6,289	6,273	6,256	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,068	2,648	2,142	2,183	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,944	2,548	2,086	1,831	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	916	654	627	1,002	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	515	306	315	320	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,648	2,670	2,353	2,449	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,478	1,491	1,286	1,309	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,601	2,555	3,060	2,336	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,527	2,487	2,997	2,232	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,812	27,726	26,908	26,915	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	23,057	25,108	24,423	24,511	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,448	7,378	6,878	7,949	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	772	790	771	746	Annex V.Part 1.37
Other financial liabilities		214	209	210	205	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		48,395	50,536	48,962	50,169	



## 2022 EU-wide Transparency Exercise Market Risk

BAWAG Group AG

									DAWAG GIC													
	SA					1	M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	0	0	0	0	0	0							0	0 0	0	0						
Of which: General risk Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
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						
Of which: Specific risk Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	ő	ő	Ö	ŏ	0	0	0	0	0	0	ő	o o	ŏ	ő	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.



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach BNNAG Group AG

					Standardisi	d Approach						
			As of 30/09/2021 As of 31/12/2021									
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)	11.882	14.126	29		13.044	15.677	39				
	Central governments or central banks Regional governments or local authorities	2.874	3,351	29		3,001	3,458	39				
	Public sector entities	2,074	1.080	208		2,306	1,482	287				
	Multilateral Development Banks	0	0			26	76					
	International Organisations		0	i i		0	0	0				
	Institutions	4.319	4.115	1.701		3,962	3.740	1,463				
	Corporates	2.213	1.868	1.750		2.502	1,955	1.840				
	of which: SMF	647	527	421		637	537	430				
	Retail	7,434	2,749	1,902		9,157	2,799	1,941				
Consolidated data	of which: SME	1,103	884	503		1,118	877	499				
Consolidated data	Secured by mortgages on immovable property	5,057	4,991	1,745		5,060	5,004	1,744				
	of which: SME	674	659	202		625	611	184				
	Exposures in default	675	253	287	415	737	284	325	445			
	Items associated with particularly high risk	12	9	14		4	4	5				
	Covered bonds	512	512	51		466	465	47				
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	710	689	474		692	673	479				
	Equity	422	421	608		430	430	666				
	Other exposures	521	521	156		516	516	128				
	Standardised Total <sup>2</sup>	38,741	34,686	8,925	467	41,903	36,512	8,974	492			

Object appears, visits Eposars visit, in sported before taking in the account or effect of a to noted convenire factors or credit nik integration schrispan (e.g. substitution effects).

(Spiceterlated in Soft and michiga

					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	11,332 10,908 29 11,804 11,373 2,867 3,342 1 2,945 3,491									
	Regional governments or local authorities Public sector entities	2,867 1,959	3,342 929	182		2,945	3,401 1,234	241			
	Public sector entities Multilateral Development Banks	1,959	929	107		2,030	1,234	241			
	International Organisations	ō	ō	ō		ō	ō	i i			
	Institutions	252	252	90		268	262				
	Corporates	434	277	253		469	265				
	of which: SME	134	83	64		148	77				
	Retail	3,177	1,306	896		4,613	1,309	895 272			
AUSTRIA	of which: SME	630 2.120	464 2.099	264 728		668 2.091	478 2.074	720			
	Secured by mortgages on immovable property of which: SME	2,120	2,099	74		2,091	2,074				
	Exposures in default	443	99		344	448	86	96	359		
	Items associated with particularly high risk	2	2	2		2	2	2			
	Covered bonds	52	52	5		52	52	5			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)					2	2				
	Equity	51 432	51 432	95 92		86 441	86 441	132 82			
	Other exposures	432	432	92	350	441	941	82	364		
	Standardised Total <sup>2</sup>										

		exposures, but includes general distat nex adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(min PIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED STATES	Control conversament or control banks.  Public sealer selficia  Falcic selficia  Falci	0 0 0 0 874 745 446 3022 1 2 0 5 0 0 0 0 2 2 2 2 2 2 2 2 2 3 2 2 2 3 2 3	0 0 0 0 874 695 44 290 1 2 0 4 0 0 0 0 2 7 2	0 0 0 0 0 0 99 687 37 217 1 1 0 6 0 0 0 0 8 8 8 229 229 229 229 229 229 229 229 2		0 0 0 0 747 895 553 403 1 1 2 0 6 0 0 0 75 75	0 0 0 0 747 816 551 1 2 0 4 0 0 0 75 75	0 0 0 0 349 808 43 288 1 1 0 6 0 0 0 0 349 349 349 349 349 349 349 349 349 349	2		
1	Standardised Total <sup>2</sup>				8				10		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31,	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(min EUR, %)	508	508			514	514				
	Central governments or central banks Regional governments or local authorities	508	508	U		12	514	0			
	Public sector entities	151	151	27		162	162	29			
	Multilateral Development Banks			0		0	0	0			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	376	370	131		462	448	146			
	Corporates	768	676	603		711	664	590			
	of which: SME	427	361	287		394	368	294			
	Retail	1,263	1,047	714		1,220	998	682			
GERMANY	of which: SME	441	389	221		416	366	208			
GERMANT	Secured by mortoages on immovable property	1,720	1,681	593		1,705	1,672	583			
	of which: SME	407	394	127		366	354	111			
	Exposures in default	144	85	104	54	135	82	102			
	Items associated with particularly high risk	10		12		2	2	3			
	Covered bonds	.38	.58	4		38	38				
	Claims on institutions and corporates with a ST credit assessment					u u	U				
	Collective investments undertakings (CIU) Equity	70	70	82		22	22	31			
	Other exposures	42	/2	20		27	21	31			
	Other exposures	42	42	30		21	21	,			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other over flunds reductions related to the exposures, for thirdusin general counter this adjustments over the country of the counterparty of the counterparty of the counterparty of the counterparty of the country of the counterparty of the co									
					Standardise	ed Approach					
			As of 30,	/09/2021			As of 31	/12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
NETHERLANDS	Contral conveniences or contral salessis  Resident Convenience to Levi atthroffice  Grant Convenience  Resident Conv	0 0 0 0 244 0 0 2,605 0 552 0 1 1 0 0 3 3 1 0 0 0 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,540 00 0 0 244 0 0 547 70 0 0 0 31 31	0 0 0 0 81 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 213 0 0 2,817 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,749 0 0 0 213 23 0 0 614 0 0 0	0 0 0 72 0 0 29 0 215 0 0 0 0	0		
	Standardised Total <sup>2</sup>										



	вими вгоор из										
					Standardise	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED KINGDOM	Contral overmentets or central hasha Resilicate convermente or bord authorities Public accor entities Militational Development Banks Militational Development Banks Militational Development Banks Development Gregorates of white: 506 Ratial	0 0 0 0 973 199 27 27 31 31 0 652 652 0 77 0 91 0 0	0 0 0 905 129 27 27 30 0 651 651 0 0 0 0 0	0 0 0 0 430 125 22 22 0 228 63 0 63 0 0		0 0 0 0 848 122 24 30 0 522 0 124 0 91 0 0	0 0 0 0 772 110 24 28 0 632 0 9 9 9 9 0 0 0 0 0 772 110 24 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 321 105 20 22 21 0 221 0 9 9 0 0	33		
		(X) Original exposure, unlike Ex	posure value, is reported befor	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.a. substitution effects).		34		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31,	/12/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FRANCE	Comit al ownerments or comit a basics  Residual coverments or local arthritis  Residual coverment or local arthritis  Residual coverment taxis  Residual coverment taxis  Residual coverment taxis  Internations  Coverments  Coverments	0 0 0 0 0 485 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0 0 0 0 451 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 152 152 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		666 399 0 0 457 0 1 1 0 0 0 0 65 65 440	99 39 0 0 423 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 8 0 0 136 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				42				38		

(1) Chignel exposure, unlike Exposure value, is reponde before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	12/2021			
	(min FIE %).)	Original Exposure* Exposure Value* Risk exposure amount  Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount  Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount  Value adjustments and provisions*									
IRELAND	Central oversements or central sales II seriorised oversements or bod and whites seriorised oversement or bod and whites seriorised oversements facilitations facilitation	0 0 0 42 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	582 0 0 0 49 174 0 0 0 19 0 0 0 0 0 3	756 0 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 2 0 0 0 0 0 0 0 0 0 0 0 0 0	3		
	Standardised Total <sup>2</sup>								3		

\*\*\*Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30,	09/2021			As of 31	/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>						
	(min EUR, %)											
	Central dovernments or central banks Recional covernments or local authorities Public sector entities Multitateral Devidenment Banks Institutional Organisations Lenditutions Corporates	33 0 0 0 224	33 0 0 0 0 224	0 0 0 0 112		32 4 0 0 131	49 4 0 0 131	0 0 0 0 66				
SPAIN	of which: SME Retail of which: SME Secured by mortopoes on immorable property of which: SME	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 1 0 0	000	0 0 0				
	Exocures in default Titums associated with particularly high risk Covered boods Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0 0 0	0 0 0	0	0 0 0	0	0 0 0 0				
	Equity Other exposures Charles referred Tabal <sup>2</sup>	0	0	0		0	0	0				

		exposures, but includes gener		unterparty excuses those for se	icurcisation exposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE		
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31,	/12/2021		
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions! Original Exposure* Exposure Value* Risk exposure amount V							
	(min EUR, %)  Central governments or central banks	0				0	0			
	Regional governments or local authorities	o o		0		0	0	0		
	Public sector entities	o o		0		0	0	i i		
	Multilateral Development Banks	0		0		0	0	0		
	International Organisations	0		0		0	0	0		
	Institutions	0		0		0	0	0		
	Corporates	0		0		0	0	0		
	of which: SME	0	9	0		0	0	0		
Country of	Retail	0		0			0	0		
	of which: SME Secured by mortoaces on immovable property	0		0		0	0	0		
Counterpart 9	of which: SME			0		0	0			
	Exposures in default	o o		0	0	0	0	0		
	Items associated with particularly high risk	o o		0		0	0	i i		
	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		
1	Equity	0		0		0	0	0		
	Other exposures									
I	Standardised Total <sup>2</sup>								1 .	

O Copinal appears, unlike Exposure value, in reported before taking the account any effect due to condit conversion feature or credit risk indigation bachrogue (e.g. substitution effects).

(2) Total view adoptione that and provincins per country of contrapinty encloses those for scurcification exposures, additional valuation adoptionests (ARA) and other core forch exclusioness recognition. The provincins adoption is adoptioned to the exposures, that includes growed colored and adoptioness.

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central generations or central salesis  Regional generations to be obtainable  Regional generations to be obtainable  Regional generations to be obtained to	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0



		Standardised Approach									
			As of 31,	03/2022			As of 30,	(06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	11,765	14,411	45		9,859 2,750	12,716	50			
	Regional governments or local authorities Public sector entities	2,884 2.143	3,357 1,342	10 259		2,750 1,993	3,220 1.167	224			
	Public sector entities Multilateral Development Banks	2,143	1,342	239		25	1,107	224			
	International Organisations	10	10			20	10	0			
	Institutions	3,434	3,228	1,216		4,749	3,477	1,286			
	Corporates	2,390	2,091	1,920		2,291	2,016	1,856			
	of which: SMF	583	483	388		549	462	371			
	Retail	9,137	2,687	1,870		9.897	3,378	2,390			
Consolidated data	of which: SME	1,088	801	456		1,074	796	453			
Consolidated data	Secured by mortgages on immovable property	3,212	3,166	1,101		3,402	3,354	1,166			
	of which: SME	642	638	197		614	609	188			
	Exposures in default	753	274	309	469	751	267	305	475		
	Items associated with particularly high risk	4	4	5		4	4	5			
	Covered bonds	422	421	42		614	614	63			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	684	664	472		667	651	471			
	Equity	454	453	628		347	308	489			
	Other exposures	507	507	148		423	423	108			
	Standardised Total <sup>2</sup>	37,812	32,632	8,024	519	37,772	31,620	8,423	524		

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	10,641	10,208	45		9,246	8,783	50			
	Regional governments or local authorities	2,827	3,299	1		2,695	3,157	1			
	Public sector entities	1,836	1,036	201		1,708	965	187			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	157	152	40		159	153	41			
	Corporates	469	384	289		486	397	310			
	of which: SME	142	80	61		138	77	59			
	Retail	4,470	1,267	866		4,442	1,339	918			
AUSTRIA	of which: SME	661	469	267		671	483	275			
AUSTRIA	Secured by mortgages on immovable property	1,064	1,047	361		1,092	1,073	370			
	of which: SME	250	249	71		245	243	69			
	Exposures in default	451	78	81	369	450	69	73	376		
	Items associated with particularly high risk	2	2	2		2	2	2			
	Covered bonds	40	40	4		67	67	9			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinus (CIU)	2	2			2	2				
	Equity	69	69	89		75	74	90			
	Other exposures	424	424	91		392	392	82			
	Standardised Total <sup>2</sup>				376				383		

		exposures, but includes gener	al credit risk adjustments.											
					Standardisc	d Approach								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities Multilateral Develoment Banks International Organisations	0	0	0		0	0	0						
	Institutions Corporates	639 1,039	639 935	286 927		667 933	667 830	292 823						
UNITED STATES	of which: SME Retail of which: SME	50 503 2	487 2	40 365 1		64 622 1	44 604 1	37 453 0						
	Secured by mortoaces on immovable procenty of which: SME Exposures in default	0	0	0		164 0	164 0	58 0						
	Items associated with earticularly high risk Covered bonds	0	0	0	Ĺ	0	0	0	2					
	Claims on institutions and coronates with a ST credit assessment Collective investments undertakinos (CIU) Equity	0 36 138	0 36 138	0 49 289		0 30 195	0 30 157	0 39 318						
	Other evocures Standardised Total <sup>2</sup>	0	0		11	0	0	0	12					

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

(2) Yould value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gener	i credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	412	412 12			447	447	0	
	Regional governments or local authorities  Public sector entities	11 220	12 220	40		200	200	26	
	Multilateral Development Banks	110	110			0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	387	386	127		859	493	174	
	Corporates	565	510	458		521	478	427	
	of which: SME	288	253	201		264	240	190	
	Retail	1,092	828	566		1,582	1,327	944	
GERMANY	of which: SME	394	300	170		368	278	158	
GERMAINT	Secured by mortgages on immovable property	862	840	292		854	831	289	
	of which: SME	390	387	125		367	364	118	
	Exposures in default	147	80	99	62	145	83	103	
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	38	38	4		37	37	4	
	Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakinos (CIU)	70	70			- 0	77		
	Equity Other exposures	79	/9	83		"	//	81	
	Other exposures	21	21	7		10	10	10	

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Central deversements or control abouts.  Recional occuments or food all affordings  Public sector mittles  Anthre sector mittles  International Consensations  International Consensations  Consensations	0 0 0 0 2122 0 0 2,974 0 683 0 0 0 0	2,900 0 0 0 212 222 2 2 6 6 6 6 6 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 71 0 0 31 0 227 0 0 0 0 227 0 0		0 0 0 0 217 0 0 726 0 0 0 726 0 0 0 3.159 0 0 0 726	3,080 0 0 0 217 217 0 0 42 42 0 720 0 0 38 0 0	0 0 0 0 77 0 0 31 0 252 0 0 0	
	Other exposures Standardised Total <sup>3</sup>	0	0	0	0	0	0	0	0



BAWAG Group AG								
				Standardise	d Approach			
		As of 31,	/03/2022			As of 30	/06/2022	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
 (min EUR, %)								
Contral decommentar or contral lasted  And Contral Contral Contral  And Contral Contral  And Contral Contral  And Contral  Corporate  Corporate  And Contral  And	0 0 0 837 108 21 28 0 599	0 0 0 0 0 759 104 21 26 0 599	0 0 0 285 1011 18 19 0 210		0 0 0 883 18 25 62	0 0 0 0 806 93 18 23 0 561	0 0 0 0 274 90 15 17 0 197	
Ennourse in default Huma secciated with articularly high risk Correct boxes Correct boxes Collision on inclutations and corporates with a ST credit assessment Collective investments undertakins (CIU) Default of the Collision of	121 0 89 0 0 0	88 0 89 0 0	88 0 9 0 0	33	117 0 89 0 0 0	85 0 88 0 0 0	85 0 9 0 0	33
	(1) Original exposure, unlike E	posure value, is reported befo	ne taking into account any effec		s or credit risk mitigation techni	ques (e.g. substitution effects)		

		exposures, but includes general	credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	66	99	0		65	97	0	
	Regional governments or local authorities Public sector entities	42	42	8		42	42	8	
	Multilateral Development Banks	ů	0	ů			0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	442	409	130		890	395	125	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0			0	0	
	Retail of which: SHE	1	0	0		1 0	0	0	
FRANCE	Secured by mortgages on immovable property	ů	0	ů			0	0	
	of which: SME	ō	ō	ō		ō	0	o o	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	62	62	6		168	168	17	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	412	393	177		386	370	169	
	Faulty	0	3,3			0	370	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				38				31

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

(2) Total value adjustments and provisions per country of counterparty enducies those for securitisation supposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Control of	560 G G G G 32 38 G G G G G G G G G G G G G G G G G G	666 0 0 0 0 22 22 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,	0 0 0 0 56 30 0 0 0 0 0 0 0 0 0 0 0	33 c c c c c c c c c c c c c c c c c c	0 0 0 28 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				3				2

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mispation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		anorparty excludes tridse for se	cunsiation exposures, apptions	i vauacon adjusements (AXAS)	and other own rungs reduction	is related to the	
					Standardise	d Approach			
			As of 31)	/03/2022			As of 30	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	31	49	0		30	48	0	
	Regional governments or local authorities Public sector entities	1	,	0		3	3	0	
	Multilateral Development Banks	o o	0	ō		i i	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	76	76	38		330	89	49	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	1	0	0		1	U	0	
SPAIN	Secured by mortgages on immovable property	0					0	0	
	of which: SME	ů ů	0	ů		0	0	0	
	Properties in default	o o	0	ō	0	i i	0	ō	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		25	25	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0						
	Standardised Total <sup>2</sup>				0				0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
Country of Counterpart 9	Control Contro	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
	Standardicad Yetal <sup>2</sup>				0				

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Central governments or central sealors  applicate governments or board arthrition  applicate government or board arthrition  for distriction of the contractions  contractions  of which 250 or  for all 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
		As of 30/09/2021 As of 31/12/2021											
		Original E		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original I		Exposure Value <sup>1</sup>	Risk exposure		Value adjustment and
	(min EUR <sub>v</sub> %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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  Corporates - Of Which: Specialised Lending	10,373 5.111	99 64	9,510 4,845	5,966 3.085	0	106	10,335 5.101	80 51	9,531 4.863	5,866 3.065	0	77
	Corporates - Of Which: Specialized bending  Corporates - Of Which: SME	506	11	351	168		50	482	31	339	3,003		20
	Retail	12.419	245	9,952	1.903	0	187	12.335	260	10.014	1.930		192
	Retail - Secured on real estate property	6.739	48	6,574	793	n	29	6,884	52	6,727	816	0	27
	Retail - Secured on real estate property - Of Which: SME	265	7	256	50	0	6	263	7	255	53	0	4
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	6,475	41	6,318	743	0	24	6,621	44	6,472	763	0	23
	Retail - Qualifying Revolving	3,314	37	1,184	258	0	34	3,166	40	1,152	259	0	34
	Retail - Other Retail	2,365	159	2,194	853	0	124	2,285	169	2,135	855	0	131
	Retail - Other Retail - Of Which: SME	229	16	117	50	0	15	199	15	98	46	0	11
	Retail - Other Retail - Of Which: non-SME	2,136	143	2,077	802	0	109	2,086	154	2,036	809	0	120
	Equity	99	0	102	368	0		85	0	78	282	0	
	Other non credit-obligation assets				518						508		
	IRB Total <sup>2</sup>				8,755						8,586		

(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) and to the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calcing the process of the following rule: Countries or counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calcing the process of the following rule: Countries are disclosed.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure			Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0 0 1,971	0 0 27	0 0 1,414	0 0 786	0	0 0 34	0 0 1.965	0 0 21	0 0 1.419	0 0 779	0 0	0 0 22
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	61 499	0 11	61	39 166	0	1 5	1,963 59 474	0 4	59 332	38 168	0	1 3
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	12,348 6,705 262	237 47	9,888 6,541 253	1,891 789 50	0	182 28	12,265 6,850 261	252 50	9,950 6,694 253	1,916 812 52	0	185 26
AUSTRIA	Retail - Secured on real estate property - Uf Which: sme Retail - Secured on real estate property - Of Which: non-Sh Retail - Qualifyling Revolving	6,443 3,304	40 37	6,288 1,179	739 256	0	23 34	6,589 3,156	43 40	6,441 1,147	759 257	0	22 33
	Retail - Other Retail - Other Retail - Of Which: SME	2,339 227	154 15	2,168 115	846 50	0	120 13	2,259 197 2,062	162 13	2,109 96 2,013	947 46	0	126 10
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	2,112 33	139 0	2,053 44	795 161	0	106 0	0	149	0	802 1	0	117 0
	IRB Total												

(I) 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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	3,278	0	3,123	1,969	0	10	3,636	0	3,459	2,118	0	4
	Corporates - Of Which: Specialised Lending	1,784	0	1,629	958	0	3	2,094	0	1,917	1,125	0	2
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which: nor	-SI 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	6	0	6	23	0	0	6	0	6	24	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		1,182	8	1,071	622	0	13	1,031	8	990	576	0	8
		Corporates - Of Which: Specialised Lending	477	0	407	268	0	0	389	0	351	232	0	0
		Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail		21	1	19	3	0	1	20	1	19	4	0	1
		Retail - Secured on real estate property	11	0	11	1	0	0	12	0	11	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-SP	10	0	10	1	0	0	11	0	10	1	0	0
		Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
		Retail - Other Retail	8	1	8	2	0	1	7	1	7	2	0	1
		Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	7	0	7	2	0	0	6	0	6	2	0	0
	Equity		51	0	44	162	0	0	69	0	63	234	0	0

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

						IRB Ap	proach					
			As of	0/09/2021					As of	31/12/2021		
	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0		0	0		0	0	0	0	0
		0		56	0	0		0		52	0	0
		0	21	9	0	0		0	21	9	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	1		1	U	U		1	0	1	0	0	0
	1	0	1	0	0	0	1	0	1	0	0	0
	0	0	0	0	0	0		0	0	0	0	0
	1		1		0		1	0	1			
Retail - Qualifying Revolving		0	0	0	0	0		0	0	0	0	
			0					0				
		0						0				
		0	0	0				0	0	ů,		
	,		,				,	0		·		-
												_
		(mit EU, %)  Central basis and central governments  Opporates  Corporates  Corporates of Which Socialized Lending  215  Corporates of Which Socialized Lending  126  Retail Society of Which Socialized Lending  127  Retail Society of Which Socialized Lending  128  Retail Society of Which Socialized Lending  129  Retail Society of Which Socialized Lending  120  Retail College Retail Country of Which Socialized Lending  Retail Country of Which Socialized Lending  Retail Country of Lending L	Composition   Composition	Control hashs and central governments	Control behalts and certified preparations   Control behalts and certified preparations   Composition   Composit	Original Exposure*	As of 30/09/2021	Critical Number and control (per Eule, %)   Critical Exposure*   Critical Number and control (per Eule, %)   Critical Number and Control (per Eule, %)	Coliginal Exposure*   Papersone   Papers	Au of 30 (99/2021   Au o	As of 30/19/2021	As of \$1/(12)-2021   As of \$1/(12)-2021

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	, and		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	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	642	64	642	501	0	34	550	51	550	429	0	15
	Corporates - Of Which: Specialised Lending	284	64	284	164	0	28	223	51	223	136	0	9
	Corporates - Of Which: SME	0	0	0	0	0	0	2		2	3	0	1
	Retail	2	0	2	0	0	0	2	0	- 4	0	0	1
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2			1 0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI					0	0		0				
OHITED HANGDON	Retail - Qualifying Revolving	2	0	1	0	0	0	0	0	0	0		0
	Retail - Other Retail			0		0	0	0	0	0			0
	Retail - Other Retail - Of Which: SME			0		0	0	0	0	0			0
	Retail - Other Retail - Of Which; non-SME	0		0	0	0	0	0	0	0			0
	Equity	0		0				0		0			0
	Other non credit-obligation assets					Ů	ů	-	Ů				
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	171	0	171	71	0	0	182	0	182	74	0	0
	Corporates - Of Which: Specialised Lending	30	0	30	17	0	0	29	0	29	17	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIGHTEL	Retail - Secured on real estate property - Of Which: non-S	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	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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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
	Corporates	1,202	0	1,172	720	0	1	1,264	0	1,247	718	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,182	0	1,152	701	0	0	1,244	0	1,227	699	0	0
	Retail			0	0	0	0		0		0	0	
	Retail - Secured on real estate property	0		0	0	0	0		0	0	0		0
	Retail - Secured on real estate property - Of Which: SME			0		0	0	0			0		0
IRELAND	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	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 Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	920	0	919	675	0	12	804	0	787	622	0	26
	Corporates - Of Which: Specialised Lending	718	0	717	519	0	5	589	0	588	469	0	16
	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-Sh	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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	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	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
				0	0	0	0	0	0				
	Retail - Secured on real estate property			0	0	0	0	0	0				
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			0	0	0	0		0				
country or counterpart s				0	0	0	0	0	0				
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0		0		
1		0	0	0	0	0	0		0				
	Retail - Other Retail - Of Which: non-SME Equity			0	0	0	0	0	0			0	
	Other non credit-obligation assets			0		0		0	0		0		
	IRB Total												

Institutions	(min EUR, %),	Original	Exposure <sup>1</sup>	As of :	10/09/2021					As of	31/12/2021		
Institutions	(min EUR. %)	Original	Exposure <sup>1</sup>										
Institutions	(min EUR. %)			Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
Institutions			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Retail	Corporates - Of Which: SME	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
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	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	ō	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō
Equity	NAME - OUTS PARME - OF WINGS, HOP-SPE	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other non cr	credit-obligation assets												
IRB Total													

Credit Risk - IRB Approach

BAWAG Group AG

							IRB Ap	proach					
				As of 3	1/03/2022					As of 3	10/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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 Corporates - Of Which: Specialised Lending	10,480 5.057	79 51	9,559 4,806	5,768 3.025	0	80	11,234 5,570	78 50	10,307 5.273	6,253 3,245		91
	Corporates - Of Which: SME	613	31	426	197		30	607	30	427	3,245		51
	Retail	12,505	257	10.145	2.039		195	12.647	264	11.026	2.131		3
	Retail - Secured on real estate property	7.003	45	6.823	1.003	0	26	7,149	47	6.965	960	0	29
	Retail - Secured on real estate property - Of Which: SME	258	6	250	57	0	3	259	6	254	56	0	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	6,745	41	6,573	946	ō	23	6,890	41	6,711	904	ō	26
	Retail - Qualifying Revolving	3,162	43	1,148	215	0	35	3,207	46	1,856	319	0	38
	Retail - Other Retail	2,339	167	2,174	821	0	133	2,291	171	2,205	851	0	138
	Retail - Other Retail - Of Which: SME	196	12	99	50	0	11	198	12	157	100	0	11
	Retail - Other Retail - Of Which: non-SME	2,144	155	2,075	771	0	123	2,093	159	2,048	751	0	128
	Equity	56	0	49	141	0		23	0	17	100 473	0	
	Other non credit-obligation assets				488								
	IRB Total <sup>2</sup>				8,435						8,956		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
			21		0			0			0	0	0
	Corporates - Of Which: Specialised Lending	2,138 93	21	1,488	819 62		23	2,143	21	1,534	807 40	0	33
	Corporates - Of Which: SME	586		399	191		1	583		402	184	0	1
	Retail	12,434	250	10.081	2.022		190	12.576	257	10.959	2.114	0	200
	Retail - Secured on real estate property	6.967	45	6,789	997	0	26	7.112	46	6.930	954	0	29
	Retail - Secured on real estate property - Of Which: SMI		5	7/9	57	0	3	257	6	252	56		3
AUSTRIA	Retail - Secured on real estate property - Of Which: non		40	6.540	940	ō	23	6.855	41	6.677	898	ō	26
	Retail - Qualifying Revolving	3,153	43	1,143	213	0	35	3,198	45	1,848	317	0	37
	Retail - Other Retail	2,315	162	2,150	813	0	129	2,267	166	2,181	843	0	134
	Retail - Other Retail - Of Which: SME	194	11	97	49	0	9	197	11	155	100	0	9
	Retail - Other Retail - Of Which: non-SME	2,121	151	2,053	763	0	120	2,069	155	2,026	743	0	125
	Equity	16	0	16	40	0	0	0	0	0	32	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	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	3,621	0	3,441	2,076	0	5	4,093	0	3,873	2,384	0	6
	Corporates - Of Which: Specialised Lending	2,111	0	1,931	1,163	0	2	2,637	0	2,418	1,447	0	2
	Corporates - Of Which: SME	1	0	1	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 1	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0 1	0
ONLINED DIVINED	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving		0	0			0	0			0		0
	Retail - Other Retail	0	0		0	0		0	0	0	0	0 1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	16	0		47		0	0	0		0		0
	Equity Other non credit-obligation assets	16	0	16	4/	0	0	2	0	2	15		0

(1) Okjala depoune, unlike Exposure value, is reported before taking into account any effect due to creat conversion factors or credit risk militarists before tacking effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	1,104	8	1,062	576	0	9	1,154	8	1,131	598	0	9
	Corporates - Of Which: Specialised Lending	376	0	336	222	0	0	350	0	329	204	0	0
	Corporates - Of Which: SME	22	0	22	3	0	0	19	0	19	3	0	0
	Retail	20	1	19	5	0	1	21	1	20	5	0	1
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1		1	U	0	0
OLIVINI	Retail - Secured on real estate property - Of Which: non-Si	11	0	11	2	0	0	12	0	11	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		1	6	2		1		1	6	4		1
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1	1	1	0	0	0	1	1	1	0	0	1
	Recall - Other Recall - Of Which: non-SME Equity	18	0	12	41	0	0	15	0	3	40		
	Other non credit-obligation assets	10	0	12	41			15	0	,	40		
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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	116	0	116	50	0	0	144	0	143	68	0	0
	Corporates - Of Which: Specialised Lending	21	0	21	9	0	0	55	0	55	30	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERBANDS	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0		0	0		0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0		0	0		0
			0		0	0		0			0		0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0		0		0
	Other non credit-obligation assets			ů				0			, and		-
	IRB Total									<b>I</b>			_

Credit Risk - IRB Approach BAWAG Group AG

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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	555	51	555	437	0	14	549	50	549	433	0	13
	Corporates - Of Which: Specialised Lending	221	51	221	135	0	9	233	50	233	142	0	10
	Corporates - Of Which: SME	0	0	0	0	0	0	2	0	2	3	0	1
	Retail	2	0	2	1	0	0	3	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	1	0	1	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	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	1	0	0	0	0	0	1	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 Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
_	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	175	0	175	72	0	0	163	0	163	71	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	27	0	27	16	0	0	17	0	17	10		0
	Corporates - Ur Wnich: SME Retail		0	0	0	0	0		0	0	0		0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		0		0	0	0	0	0	0	0		0
-	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
l	Retail - Other Retail - Of Which: SME	ō	0	ō	0	0	ō	0	0		o o		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
l	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
_	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	1,269	0	1,244	708	0	2	1,337	0	1,283	730	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,249	0	1,224	689	0	2	1,317	0	1,263	711	0	3
	Corporates - Of Which: SME Retail		0				0	0	0		0		0
	Retail - Secured on real estate property	0	0	0	0	0		0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0				0
IRELAND	Retail - Secured on real estate property - Of Which: non-St		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		ů	0	0	0			0
	Retail - Other Retail - Of Which: SME	0			0		ů	0	0	0			0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	o o	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 Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ince		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institutions	0	0		592		26	0	0	0	0		26
	Corporates - Of Which: Specialised Lending	779 562	0	761 562	592 448		26 16	745 525	0	727 525	595 420	0	26 16
	Corporates - Of Which: SPECialised Lending	362	0	902	940		10	343	0	323	120		10
	Retail	1	0	1	0		0	1	0	,	0	0	0
	Retail - Secured on real estate property	1	0	;			o o	i	0	1			0
	Retail - Secured on real estate property - Of Which: SMI		0				o o		0				
SPAIN	Retail - Secured on real estate property - Of Which: non	S7 1	ō	i	ō	ō	ō	1	ō	1	ō	ō	ō
	Retail - Qualifying Revolving		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
l	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustment
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 9	Retail - Secured on real estate property - Of Which: non-St	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
	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 Other non credit-obligation assets	0	0	0			0	0		0	U U		0
													4
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	re amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	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 Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0		0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving		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	ů	0	0	0	0	ů	0			0	0	0
	Retail - Other Retail - Of Which: non-SME	ů	0	0	0	0	ů	0			0	0	0
	Foulty	ı ö	ő	ő	ō	ő	ŏ	ıŏ	ı ö	ő	ō	1 0	ő
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	· ·	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	707 71 83 55 138 734 2,007	2,007	0	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 12	789 1 0 0 0 1 1 2 235 1,033		165
[ 0 - 3M [	Belgium	25 25 77 70 6 9	0 25 0 77 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	0		17
[ 0 - 3M	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Cyprus													
[ 0 - 3M [	Czech Republic													
0 - 3M     13M - 1Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Denmark													
[0 - 3M [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more	Estonia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	·	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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 - 3M [	France	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 3 6 6 6 3 3 3 3 1 10 10 10 10 10 10 10 10 10 10 10 10 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	000000000000000000000000000000000000000	8
[ 0 - 3M [	Germany	11	2 2 0 0 0 10 10 10 10 10 10 10 10 10 10 10	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 8 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet 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		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	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													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland			0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		) ) ) )
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivitive 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	33 6 11 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 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 [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein			000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
To - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

BAWAG Group AG

							BAWAG Group AG							
							As of 31/12/2021	l .						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives witl	h negative fair value	Off-balance s	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

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

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

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

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

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

Other 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	938 64 88 7. 223 625 3,966	64 86 72 233 628 1,957	0			0 0 0 0	0 0 0 0 0 0 47	0 0 4 0 0 788	0 0 0 0 0	0 0 0 0 11 0	780 0 0 0 0 4 198	0 0 0 0	87
[ 0 - 3M [	Belgium	77	0 0 77 0 0 0 8 85	000000000000000000000000000000000000000			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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 - 3M [	France	6. 6. 9. 310	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	8
[ 0 - 3M [	Germany	22	3 3 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 7 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet 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		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	22 27 27 27 27 27 27 27 27 27 27 27 27 2	0 0 0 4 24 4 24 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	<b>o</b>	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	33 6 6 7	0 3 3 0 32 0 0 0 33 33	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		0 0 0	(	0 0 0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
To - 3M     To - 3M   To -	Australia													
10 - 3M     3M - 1Y     1   1   2   1	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[ 0 - 3M [	China													
TO - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
To - 3M	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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
TO - 3M	Africa	(0)	0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0

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

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

Other 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures BAWAG Group AG

					As of 30/09/2021								As of 31/12/2021				
		Gross c	carrying amount/ Nominal ar	nount		Accumulated im value due to cre	pairment, accumulated negative chang- dit risk and provisions <sup>4,8</sup>	Collaterals and		Gross ca	arrying amount/ Nomin	al amount		Accumulated im value due to cre	pairment, accumulated n fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		which non-performing	r	On performing exposures <sup>2</sup>	On non-performing exposure	financial guarantes		Of which performing but past due >30 days		Of which non-performing	y <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3		Of which	Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR)  Cash balances at central banks and other demand deposits	11,57	2 0				,			0 12,69	1 0							
Debt securities (including at amortised cost and fair value)	5,75					]			0 5,68				] ;	1	1		
Central banks	3,73		1 1		]	]		1	3,00			0 0	]	1 :			1 1
General governments	21		1 1			1 7		1	0 27	2 0		0 0					1
Credit institutions	2.44			-		1			0 2.05	1							
Other financial corporations	2,35			-		1			0 2,45								
Non-financial corporations	73			-		1			0 83								
Loans and advances(including at amortised cost and fair value)	34,28		884	884	878	124	269	267	31 35.47		92	920	911	111	283	28:	164
Central banks		,	1 1	0	۰	1 '	1			0			'	1	'		9
General governments	3.00	29 0							0 3.61	0 1		0 0					
Credit institutions	33	90 0		0			0	0	0 40	5 0		0 0		0			0
Other financial corporations	2,23	31 2	2 83	83	83		35	35	0 2,13	2 2	1	2 12		9		5	1
Non-financial corporations	10,60	21	1 377	377	376	56	53	53	19 10,74	6 36	47	9 475	471	8 51	8:	8	50
of which: small and medium-sized enterprises	65	90 15	5 42	42	41		25	24	3 76	1 14	10	4 104	10-	4	41	4	46
of which: Loans collateralised by commercial immovable property	35	3 0	20	20	20		3	3	14 40	В 0	7	1 71	7:	1	. 2	2	48
Households	18,10	143	3 424	424	420	58	181	180	112 18,58	4 127	42	9 425	42	61	194	19	113
of which: Loans collateralised by residential immovable property	10,11	19 48	122	122	121	15	17	17	105 10,31	0 42	12	4 124	12:	1 1	2	2	103
of which: Credit for consumption	6.44			200	200	l .			33 6.38		20		200				
orwinan: creat for consumption	6,44	94	269	269	268	1 *	148	140	33 6,58	81	29		291	41	164	16	3.0
DEBT INSTRUMENTS other than HFT	51,60	8 166	884	884	878	127	269	267	31 53,85	9 166	92	920	911	118	283	28:	164
OFF-BALANCE SHEET EXPOSURES	8,53		۱	- 15	- 14		3	,	0 9,52								
OTT-DADANCE-SHEET EXPOSURES	8,53	·	15	15	14	15	1 ,	1	9,52		1	~l 18	12	1 10	1 '		1 9

Fig. 1 by the definition of the event was assumed the bridge CASC of the definition of the ST 1921 LOSS.

Fig. 1 by the definition of the bridge CASC of the definition of the ST 2921 LOSS.

Fig. 1 by the definition of the bridge CASC of the definition of the ST 2921 LOSS.

Fig. 1 by the definition of the bridge CASC of the CASC

## Performing and non-performing exposures BAWAG Group AG

					As of 31/03/2022									As of 30/06/2022			
		Gross ci	arrying amount/ Nomina	al amount		Accumulated important value due to create	pairment, accumulated n dit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross car	rrying amount/ Nomin	al amount		Accumulated imp value due to cres	airment, accumulated negative changes in fair it risk and provisions <sup>4,8</sup>	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIRM)		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of which Stage 3	
Cash balances at central banks and other demand deposits	11,38	7 0			0					9,037							
Debt securities (including at amortised cost and fair value)	5,26		,			]	] :		1	5,570							,
Central banks	3,20					] 7	]	]	1	3,370				]	1 -		1
General governments	23	1 0			0					248			0				
Credit institutions	1,77									2.018							
Other financial corporations	2,22									2.269							
Non-financial corporations	1,02									1.036							
Loans and advances(including at amortised cost and fair value)	35,84		938	938	920	121	297	286	152	39,001	191	94-	4 944	880	134	308 29	0 148
Central banks									1						Ι.		
Central Genes			,	۰		1	1	1 '	1		, and a			1 '	1 "		1 "
General governments	3.26	3 1			0					3.649			0			0	
Credit institutions	63	0 0		0	0				0	1,732	2 0		0 0			0	0 0
Other financial corporations	2,57	8 1	2	23	20		10	10	0	2,863	3 0	1	4 14	14	5	8	8 0
Non-financial corporations	10,46	1 44	479	476	470	53	83	77	47	10,885	20	47	6 476	467	56	87 8	2 47
of which: small and medium-sized enterprises	73	8 19	100	108	103	1	46	45	45	736	13	11	3 113	106	4	47	3 46
						1			1						1		
of which: Loans collateralised by commercial immovable property	43	1 0	6	67	67	1 1	21	21	46	420	0	6	7 6	67	3	20 2	.0 46
						1			1						1		
Households	18,91	1 128	43	439	431	61	203	198	105	19,872	2 170	45	3 453	399	72	213 20	1 101
						1			1						1		
of which: Loans collateralised by residential immovable property	10,39	2 46	111	118	116	17	15	15	101	10,506	40	11	1 111	84	19	15	1 96
of which: Credit for consumption	6,32	90	20	201	200		167	166	20	6.785	125	21	-	179		124	
a wilds. Order for description	6,32	1 80	30.	301	299	1 *	164	166	28	6,785	125	31	311	2/8	1	174	1 "
DEBT INSTRUMENTS other than HFT	52,49	0 175	938	938	920	123	297	286	152	53,608	191	94-	4 944	880	136	308 29	3 148
OFF-BALANCE SHEET EXPOSURES	9,55	7	15	15	14			,		9,526				,		3	,
OT - DADANCE SHEET DAY OJORES -	9,55			15	14	,	1	1	•	9,520				,	,	3	<u>'</u>

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

Ī			As of 30	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR.)		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	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	o
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)	532	149	78	52	137	18	514	182	75	55	178	51
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	73	72	27	27	0	0	3	2	1	1	0	0
Non-financial corporations	203	41	33	11	25	12	260	142	52	38	55	45
of which: small and medium-sized enterprises	7	2	1	1	1		71	65	21	21	46	
Households	255	36	18	13	112	6	250	38	22	16	123	6
DEBT INSTRUMENTS other than HFT	532	149	78	52	137		514	182	75	55	178	
Loan commitments given	5	4	0	0	1	0	7	5	2	2	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $\ensuremath{^{\vec{3}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{3}$	0						0					

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

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

BAWAG Group AG

			As of 31	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance measurements.	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		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 nonperforming 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	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	0	o	0	0	0	o
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)	510	187	78	57	179	51	424	191	76	65	171	52
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	0	0	6	6	3	3	0	0
Non-financial corporations	254	141	50	37	57	45	164	139	44	42	57	45
of which: small and medium-sized enterprises	70	65	20	20	46		68	64	19	18	46	
Households	253	44	26	19	122	6	254	46	29	20	115	7
DEBT INSTRUMENTS other than HFT	510	187	78	57	179		424	191	76	65	171	
Loan commitments given	7	4	1	1	1	0	3	0	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



## 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading BAWAG Group AG

ı			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on
(mln EUR)			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	1	1	8	0	0
B Mining and guarrying	3	0	0	3	0	0	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0
C Manufacturing	1,036	21	21	1,036	38	0	971	18	18	971	35	0	981	17	17	981	35	0	1,093	17	17	1,093	38	0
D Electricity, gas, steam and air conditioning supply	198	2	2	197	1	0	193	2	2	192	1	0	191	2	2	191	1	0	162	2	2	162	1	0
E Water supply	484	0	0	412	0	0	499	0	0	427	0	0	505	0	0	441	0	0	470	0	0	409	0	0
F Construction	165	26	26	165	4	0	162	26	26	162	4	0	155	27	27	154	4	0	151	28	28	151	11	0
G Wholesale and retail trade	675	22	22	675	20	0	588	27	27	588	19	0	591	29	29	591	21	0	593	28	28	593	20	0
H Transport and storage	191	4	4	191	3	0	185	4	4	185	3	0	179	5	5	179	4	0	170	4	4	170	3	0
I Accommodation and food service activities	231	4	4	230	4	0	237	4	4	237	4	0	237	4	4	236	3	0	248	3	3	248	3	0
J Information and communication	455	2	2	453	3	0	451	1	1	451	2	0	429	2	2	429	2	0	431	2	2	431	3	0
K Financial and insurance activities	414	1	1	409	3	0	598	1	1	593	1	0	868	1	1	863	2	0	1,026	1	1	1,026	2	0
L Real estate activities	4.758	24	24	4.718	21	0	5.000	126	126	4.961	51	0	4.387	121	121	4.347	49	0	4.889	120	120	4.852	49	0
M Professional, scientific and technical activities	211	5	5	211	4	0	124	5	5	124	3	0	113	5	5	113	4	0	119	5	5	119	4	0
N Administrative and support service activities	280	5	5	280	6	0	281	5	5	281	5	0	280	5	5	280	5	0	252	5	5	252	5	0
O Public administration and defence, compulsory social security	714	0	0	712	0	0	675	0	0	674	0	0	771	0	0	770	0	0	730	0	0	728	0	0
P Education	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	7	0	0	7	0	0
Q Human health services and social work activities	211	2	2	211	1	0	209	2	2	209	1	0	233	2	2	233	1	0	211	1	1	211	1	0
R Arts, entertainment and recreation	18	1	1	18	0	0	17	0	0	17	0	0	15	0	0	15	0	0	14	0	0	14	0	0
S Other services	548	258	258	546	3	0	538	257	257	538	3	0	510	258	258	510	3	0	308	258	258	308	3	0
Loans and advances	10.607	377	377	10.483	112	0	10.746	479	479	10.627	133	0	10.461	476	476	10.348	135	0	10.885	476	476	10.785	143	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.