

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

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,207	4,608	4,557	4,463	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	4,207	4,608	4,557	4,463	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,207	4,608	4,557	4,463	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	4,207	4,608	4,557	4,463	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,616	4,972	4,950	4,902	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	4,616	4,972	4,950	4,902	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	29,922	29,130	29,671	29,840	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	29,922	29,130	29,671	29,840	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	14.06%	15.82%	15.36%	14.96%	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	14.06%	15.82%	15.36%	14.96%	(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	14.06%	15.82%	15.36%	14.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.06%	15.82%	15.36%	14.96%	(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	15.43%	17.07%	16.68%	16.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.43%	17.07%	16.68%	16.43%	(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	49,965	47,362	47,862	48,022	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	8.42%	9.73%	9.52%	9.29%	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,207	4,608	4,557	4,463	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,207	4,608	4,557	4,463	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	49,965	47,362	47,862	48,022	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	49,965	47,362	47,862	48,022	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.42%	9.73%	9.52%	9.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.42%	9.73%	9.52%	9.29%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,616	4,972	4,950	4,902	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,207	4,608	4,557	4,463	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (introding share premium and nectown capital instruments)	1,033	1,033	1,033	1,033	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,757	4,295	4,295	4,295	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-206	-309	-315	-363	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	15	14	15	16	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-20	-23	-21	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-81	-85	-88	-102	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	-9	-9	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	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		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	-24	-25	-24	-25	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 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRI; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRI; Articles 36(1) point (b) (ii) and 374(3) of CRI; Articles 36(1) point (b) (iii) and 374(3) of CRI; Articles 36(1) point (b) (iv) and 153(6) of CRI; Articles 36(1) point (b) (v) and (b) (c) and
	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	0	0	0	0	C 01.00 (r0480,c0010)	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-160	-168	-207	-235	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 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-10	-13	-18	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) 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 (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-94	-108	-108	-109	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)	
		Transitional adjustments  Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)						. Articles 483(1) to (3), and 484 to 487 of CRR.
	A.1.21.1	,	0	0	0	0	C 01.00 (r0220,c0010)	
	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,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2	2	2	2	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	$ \begin{array}{l} C \; 01.00 \; (r0590,c0010) + C \; 01.00 \\ (r0700,c0010) + C \; 01.00 \; (r0710,c0010) + C \\ 01.00 \; (r0740,c0010) + C \; 01.00 \; (r0744,c0010) \\ + C \; 01.00 \; (r0748,c0010) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0690,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,207	4,608	4,557	4,463	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	410	364	393	439	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	453	408	437	483	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-44	-44	-44	-44	C 11.00 (69140,0010) + C 01.00 (6900,0010) + C 01.00 (69000,0010) + C 01.00 (690000,0010) + C 01.00 (69000,0010) + C 01.00 (690000,0010) + C 01.00 (690000,0010) + C 01.00 (690000,0010) + C 01.00 (690000,0010) + C 01.00 (6900000,0010) + C 01.00 (690000000) + C 01.00 (6900000000) + C 01.00 (690000000000000000000000000000000000	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0890;c0010) + C 01.00 (r0900;c0010) + C 01.00 (r0960;c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	29,922	29,130	29,671	29,840	C 02.00 (+0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.06%	15.82%	15.36%	14.96%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.06%	15.82%	15.36%	14.96%	CA3 (3)	•
	С.3	TOTAL CAPITAL RATIO (transitional period)	15.43%	17.07%	16.68%	16.43%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,207	4,608	4,557	4,463	[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)	14.06%	15.82%	15.36%	14.96%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Manusitania	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)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n			i	i .		

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	28,204	27,348	27,868	27,995	C 02.00 (r0040, r0010) -{C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0226, s001) + C 08.01 (r0050, r0256, s001) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, r0250, s002) + C 08.01 (r0050, r0250, r0250, s002) + C 08.01 (r0050, r0250, r0250
Of which the standardised approach	28,204	27,348	27,868	27,995	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	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	0	0	0	0	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 IR8	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	120	107	124	138	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) +
Credit valuation adjustment - CVA	57	62	59	57	C 02.00 (40640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	57	66	73	103	C 02.00 (r0520, c0010)
Of which the standardised approach	57	66	73	103	C 02.00 (10530, 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 (0010, 0560)*12.54-C 20.00 (0010, 0+650)*12.5+MAV(C 24.00(0010, 0090),C 24.00(0010, 0100),C 24.00(0010, 0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,483	1,547	1,547	1,547	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,483	1,547	1,547	1,547	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (40620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (40630, c0010) + C 02.00 (40690, c0010)
Total	29,922	29,130	29,671	29,840	

<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 CVA)' and Securitisations') section.



(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	626	960	415	910
Of which debt securities income	37	50	16	33
Of which loans and advances income	438	669	274	590
Interest expenses	316	504	280	626
(Of which deposits expenses)	85	165	142	328
(Of which debt securities issued expenses)	120	168	54	113
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	43	0	5
Net Fee and commission income	126	171	44	79
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	5	6	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	-188	-189	18	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	151	217	5	4
Gains or (-) losses from hedge accounting, net	-2	-7	1	3
Exchange differences [gain or (-) loss], net	6	8	3	5
Net other operating income /(expenses)	61	115	29	124
TOTAL OPERATING INCOME, NET	480	819	234	515
(Administrative expenses)	289	394	96	263
(Cash contributions to resolution funds and deposit guarantee schemes)	27	33	0	14
(Depreciation)	37	50	12	38
Modification gains or (-) losses, net	0	0	0	2
(Provisions or (-) reversal of provisions)	-11	-12	28	7
(Payment commitments to resolution funds and deposit guarantee schemes)	6	0	32	5
(Commitments and guarantees given)	-17	-9	-4	2
(Other provisions)	0	-3	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	1	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)	60	96	0	57
(Financial assets at fair value through other comprehensive income)	-1	3	-2	-2
(Financial assets at amortised cost)	61	93	2	59
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	485	361	39	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	148	441	183	308
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	-260	338	242	446
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-283	267	219	410
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-283	267	219	410
Of which attributable to owners of the parent	-287	259	216	403

U Information available only as of end of the year

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



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

(min EUR)		As of 30/09/202	22			As of 31,	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
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	11,528				10,159				9,941				9,973				IAS 1.54 (i)
Financial assets held for trading	864	0	864	0	764	0	764	0	703	0	703	0	661	4	657	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,807	1,126	224	457	1,877	1,137	231	509	1,878	1,134	222	522	1,842	1,142	208	492	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	122	44	0	78	118	40	0	78	112	35	0	77	111	35	0	76	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,875	2,644	230	0	2,977	2,746	231	0	3,310	2,978	332	0	3,323	2,970	354	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	30,497				28,441				28,924				28,275				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	810	0	810	0	858	0	858	0	773	0	773	0	787	0	787	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	-546				-565				-517				-511				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,797				4,035				4,253				4,475				
TOTAL ASSETS	51,755				48,663				49,377				48,937				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 i	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <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	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	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 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	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	References
Financial assets at fair value through other	Debt securities	3,108	0	0	-1	0	0	3,179	56	0	-3	-1	0	3,558	0	0	-2	0	0	3,575	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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	130	0	0	0	0	0	103	0	0	0	0	0	97	0	0	0	0	0	93	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	25,156	4,766	886	-71	-100	-297	23,435	4,434	903	-68	-92	-294	23,940	4,436	867	-72	-98	-269	23,374	4,270	1,005	-74	-105	-311	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**

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	829	747	661	625	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	1,865	1,803	1,737	1,655	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,843	39,540	40,049	39,654	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	956	974	918	933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-12	-16	-13	-21	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	188	194	187	216	IAS 37.10; IAS 1.54(I)
Tax liabilities	47	113	135	143	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	336	180	360	286	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	47,052	43,533	44,033	43,489	IAS 1.9(b);IG 6
TOTAL EQUITY	4,702	5,129	5,344	5,448	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,755	48,663	49,377	48,937	IAS 1.IG6

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



#### **Breakdown of liabilities**

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		1,785	1,720	1,578	1,558	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	7,303	3,885	3,897	3,617	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	22	38	27	14	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,771	1,814	1,667	1,655	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	366	384	330	382	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,719	12,950	12,801	13,065	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	4,506	4,792	4,777	5,064	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,520	2,376	2,081	1,982	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,278	1,075	1,081	856	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,750	6,466	6,490	6,280	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,548	3,891	3,593	3,391	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,234	4,274	4,346	4,544	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,843	2,621	2,386	2,525	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,369	9,534	10,460	10,082	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	890	900	912	893	Annex V.Part 1.37
Other financial liabilities		43	43	43	85	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		46,493	43,063	43,364	42,867	



## 2023 EU-wide Transparency Exercise Market Risk

								ramciscrisa	. 5													
	SA					I	М									IM	1					
			VaR (Memoran	R (Memorandum item) STRESSED VaR (Memorandum item) AND MI			AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE			VaR (Memorandum item)		lemorandum item)	INCREMENTAL  DEFAULT AND  MIGRATION RISK  CAPITAL 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 t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	57	66	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	51	61	0	0	0	0							0	0	0	0						
Equities	1	1	0	0	0	0							0	0	0	0						
Of which: General risk	0	ō	ŏ	ő	ő	ŏ							ŏ	ő	ŏ	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0 57	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	
Total	5,7	00	· ·		_ •			_ •	_ <u> </u>	_ •					<u> </u>						,	ح ت
_	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	72	103	0	0	0	0							0	0	0	0						
Of which: General risk	64	96	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	4	0	0	0	0							0	0	0	0						
Equities	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						
Foreign exchange risk Commodities risk	1 0	0	0	0	0	0							0	0	0	0						
Commodities risk	73	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	,,	103			, ,																•	

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 OVI template.



					Standardised Ar	onroach			
			As of 30/09/	2022			As of 31	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>6</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	8,148	9,326	67		6,657	7,816	70	
	Regional governments or local authorities	702	1,137	104		696	1,110	101	
	Public sector entities	1,338	1,112	44		642	435	40	
	Multilateral Development Banks	85 123	87 123	0		82 122	93 122		
	International Organisations Institutions	9.625	9,055	1,381		9,719	9.306	1.432	
	Institutions Corporates	9,625 24.094	16.792	16.411		22.908	15.751	15.378	
	of which: SMF	2,960	2.069	1.690		2.870	2,015	1,643	
	Retail	2.824	2.045	1,268		2,859	2,107	1,295	
		2,043	1,504	862		2,139	1,617	927	
Consolidated data	Secured by mortgages on immovable property	7.814	7,674	3.184		8.026	7.895	3.282	
	of which: SME	1,718	1,681	594		1,707	1,673	603	
	Exposures in default	970	522	605	333	994	531	609	338
	Items associated with particularly high risk	1,221	1,075	1,612		990	866	1,300	
	Covered bonds	435	435	47		608	605	64	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	825	824	235		827	823	237	
	Equity	3,638	2,702	2,584 784		3,827 897	3,012 897	2,894	
	Other exposures	936 62,780	936 53.846	784 28.324	1,449	897 59.853	897 51,369	755 27,455	1.333
	Standardised Total <sup>2</sup>	Criginal exposure, unlike Exposure valu						27,455	1,333

\*\*Good or common units focusor wide, a second lafter take in the course of more and the course of th

					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
	(min FIE %).)	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 ar provisions <sup>2</sup>		
	Central governments or central banks	7,052	8,184	0		5,573	6,685	0			
	Regional governments or local authorities	467	902	75		463	877	73			
	Public sector entities	1,294	896	43		598	228	39			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	8,513	8,058	291		8,649	8,361	335			
	Corporates	15,036	9,498			14,323	8,855	8,623			
	of which: SME	1,893	1,249	1,022		1,851	1,218	996			
	Retail	1,459	873	586		1,376	825				
AUSTRIA	of which: SME	744	391	225 2,216		715 5,773	388 5,681				
7100111071	Secured by mortoages on immovable property	5,664 1,370	5,571 1.340	2,216 463		1,363	1,337	2,258 469			
	of which: SME Exposures in default	316	1,340	132	119	353	1,337	156			
	Items associated with particularly high risk	534	474	710	117	438	409				
	Covered bonds	212	212	10		232	231	12			
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0			
	Collective investments undertakings (CIU)	292	292	27		273	271	27			
	Equity	3,502	2,567	2,537		3,684	2,869	2,840			
	Other exposures	932	932			892	892	750			
	Standardised Total <sup>2</sup>				1,156				1,0		

<sup>(3)</sup> Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(a) Your state apparatus and protesting in Contral to Contral the State of the Stat									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		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>		
	(mh EUR. %) Central governments or central banks	14	33	0		14	33	0			
	Regional governments or local authorities	92	92	0		90	90	0			
	Public sector entities	4	175	1		4	167	1			
	Multilateral Development Banks	9	0	0		0		0			
	International Organisations Institutions	115	93			99	79	16			
	Institutions Corporates	6,006	93 4,468	4.347		5,856	4,383				
	of which: SME	886	664	543		833	636	518			
	Retail	313	231	136		320	238	140			
CEDMANN/	of which: SME	288	210	120		297	218	125			
GERMANY	Secured by mortgages on immovable property	1,777	1,935	890		1,887	2,058	952			
	of which: SME	328	330	128		324	326	131			
	Exposures in default	468	292	332	147	448	288	326	121		
	Items associated with particularly high risk	658	572	858		521	427	641			
	Covered bonds	15	15	1		46	46	5			
	Claims on institutions and corporates with a ST credit assessment			0.			0 25				
	Collective investments undertakings (CIU)	26 36	26	4		25	25 39	39			
	Equity Other exposures		36	30		39	39	39			
	Standardised Total <sup>2</sup>				201			-	176		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised A	pproach				
			As of 30/09/	2022			As of 31	12/2022		
		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 a provisions <sup>2</sup>	
CZECH REPUBLIC	Cardin decommenda or cardin lanks  The cardin decommenda or cardin lanks  Palick sector melicia  Halling and produce the cardinates  Sector and the cardinates  Sector and the cardinates  Sector and the cardinates  Generates  Genera	0 0 0 0 0 0 22 89 95 100 100 151 151 151 151 151 151 151 15	0 0 0 0 472 771 50 58 86 163 7 7 22 22 20 0 0	0 0 0 0 0 866 763 42 51 99 76 3 3 3 3 3 3 4 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 0 0 516 874 61 1221 119 147 7 14 24 0 0 0 0 0 5 5	0 0 0 0 0 513 796 54 100 107 107 20 20 0 0 0 0	0 0 0 0 925 787 45 61 10 3 3 3 4 3 5 0 0		
	Standardised Total <sup>2</sup>				12					

					Standardised A	proach					
			As of 30/09	2022			As of 31,	/12/2022			
		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, %)										
POLAND	Canti di overmente se central shake Resissad commente to leval arthrifes Resissad commente tentral Resissad commente tanta Resissad commente tanta International Commente tanta International Commente commente tanta International Commente commente commente International Commente Comm	87 0 0 0 0 27 117 120 397 397 0 0 21 12 10 0 0	107 0 0 0 7 100 1379 379 0 0 0	21 0 0 0 1 1 37 13 217 217 217 0 0 0		88 0 0 0 28 82 20 441 441 0 0 21 0 0	188 0 0 0 0 7 7 7 424 423 0 0 0 0 0 0	222 0 0 0 1 666 13 242 242 241 0 0 14	11		
	Collective investments undertakings (CIU) Equity Other exposures	31 3 0	31 3 0	7 3 0		31 4 0	31 4 0	7 4 0			
	Standardised Total <sup>2</sup>				13				16		

13

"Obtainal exposure, untilse Docume value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	Kalifelsenbankengruppe OO verbund eGen								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	/12/2022	
		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 包建、%) Central governments or central banks	30	30	15		33	33	16	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	15 177	15	4		2	2	1	
	Corporates of which: SME	71	142 57	129 44		172 75	138 60	125 47	
201111111	Retail of which: SME	369 363	307 300	176 171		409 403	337 331	194 190	
ROMANIA	Secured by mortoages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	46	21	30	22	47	21	31	23
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	29	29	2		31	31	3	
	Other exposures Standardised Total <sup>2</sup>	0		0	24	0	0	0	26
		(II a						•	

		(2) Total value adjustments and provision	s per country of counterparty	ocludes those for secustisation	exposures but includes general	credit risk adjustments.			
					Standardised A	proach			
			As of 30/09	2022			As of 31,	12/2022	
		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 8.08, %) Central governments or central banks	148	154	0		144	150	0	
	Regional governments or local authorities Public sector entities	41	41	0		40	40		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	33 130	33 127	7 127		28 96	27 93	93	
	of which: SME Retail	0	0	0		0	0	0	
FRANCE	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0 7	0	0	1	0 32	0	0	20
	Items associated with particularly high risk Covered bonds	0 58	0 58	0		0 125	0 125	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 86	0	0 20		0 83	0 83	0 18	
	Coulty Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				2				21

© Chairal escourse, uniõe Exocurse value, is recorded before taisios sin occursa are effect due to certific Convenien factors or cerdi má mitinación technicase (s.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nik adjustments.

					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	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 deveraments or central banks, are decisived of comments or forcit arthroffs produced and comments or forcit arthroffs produced and comments or forcit arthroffs produced and comments are decisions or forcit arthroffs produced and comments are decisions or comments or comment	s contv sk h a ST ovedit assessment	20 0 0 0 435 13 18 19 4 1 1 2 2 0 0	20 0 0 0 0 387 11 7 7 5 6 6 3 3 0 0 0 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 384 4 4 4 3 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	19 0 0 0 0 401 13 8 6 6 12 2 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 2 1 2	19 0 0 0 0 0 382 13 7 7 5 6 3 3 0 0 2 2 6 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

O' Orientel excessor, utilise Excessor value, is recorded before takino rise account any effect due to credit convenion factors or coult not initization techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(д) гове мемы верактиять иго provisions per country or country per country accurate tools of the incurrence of provisions per country or country per c									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	12/2022			
		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	1/	17	8		17	1/	9			
	Public sector entities	0		0		0					
	Multilateral Development Banks	0	0	0		ō	ō	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3	3	2		5	5	3			
	Corporates	62	56	54		51	48	46			
	of which: SME Retail	166	150	b 90		173	159	94			
	of which: SME	146	130	75		155	141	81			
CROATIA	Secured by mortgages on immovable property	0	0	0		0					
	of which: SME	0	0	0		0	0	0			
	Exposures in default	30	24	36	5	31	24	36	5		
	Items associated with particularly high risk	5	5	7		5	5	7			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	3		2		3	3	1 2			
	Equity	0	0	0		ō	ō	0			
	Other exposures	0	0	0		0		0			
	Standardised Total <sup>2</sup>				7				7		

<sup>(1)</sup> Orionial exposure, unlike Exposure value, is recorded before takins into account any effect due to credit convenion factors or credit nike missastion techniques (a.s. substitution effects).
(2) Total value adjustments and provisions per country of counterpairty excludes those for securitisation exposures but includes general credit risk adjustments.



					Standardise	d Approach				
			As of 31/	03/2023			As of 30/	06/2023		
		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 BJR, %)	7.019	8.124	70		7.107	8,261	70		
	Central governments or central banks	7,019	1,057	101		7,107	1,059	100		
	Regional governments or local authorities Public sector entities	606	1,057	101		596	1,039	42		
	Public sector entities Multilateral Development Banks	82	93	41		82	93	42		
	International Organisations	141	141			140	140			
	International Organisations Todditutions	9,419	8,960	1,537		9.191	8.877	1.376		
	Corporates	22,986	16,088	15,469		22,559	16.051	15,431		
	of which: SME	2.819	1,980	1,617		2,729	1.994	1,629		
	Retail	2,736	2,020	1,237		2,696	2,056	1,254		
	of which: SME	2,071	1,576	904		2,053	1,632	936		
Consolidated data	Secured by mortpages on immovable property	8.066	7,962	3,300		7,966	7.872	3,258		
	of which: SME	1.818	1,780	647		1,872	1.836	674		
	Exposures in default	950	541	635	286	1.040	646	771	26	
	Items associated with particularly high risk	1,157	1,000	1,501		1,156	1,008	1,512		
	Covered bonds	807	804	77		842	839	77		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	839	835	236		854	849	245		
	Equity	3,985	3,170	3,051		3,995	3,179	3,058		
	Other exposures	875	875	738		1,115	1,115	937		
	Standardised Total 2	60,354	52,101	27,992	1,274	60,044	52,472	28,133	1,249	

(1) Opposi regionari, unida Exposiva value, a specific librir sides pin azizant a print di cità si in colli comerciani fassi a readi di di indigitari tutivingae (sp. skellulutiri effectivi).

(3) Standarderi finali desso si robule fina si socionitario positivo crisis in the sexani potro i the 2010 enercia.

(4) Oly fine france i deveni contente se dicitiva. These has been selected order the following cylic Casartesi of countriparty covering q to 1976 of final original exposure or Tip 30 counteies resided by original expos

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(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 as provisions <sup>2</sup>
	Central governments or central banks	5,878	6,930	0		5,979	7,078	0	
	Regional governments or local authorities	450	823	72		472	825	71	
	Public sector entities	561	229	40		552	232	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,275	7,949	339		8,209	8,012	335	
	Corporates	14,295	8,996	8,735		14,055	8,972	8,729	
	of which: SME	1,798	1,177	963		1,703	1,144	937	
	Retail	1,278	747	498		1,255	744	494	
AUSTRIA	of which: SME	668	353	203		664	367	211	
AUSTRIA	Secured by mortgages on immovable property	5,858	5,845	2,326		5,762	5,694	2,260	
	of which: SME	1,441	1,418	502		1,412	1,385	494	
	Exposures in default	340	142	155	116	428	231	266	
	Items associated with particularly high risk	502	433	650		510	436	654	
	Covered bonds	385	384	19		423	422	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	296	294	53		297	294	66	
	Equity	3,841	3,026	2,996		3,867	3,051	3,021	
	Other exposures	874	874	736		1,112	1,112	934	
	Standardised Total <sup>2</sup>				1,038				1

1,038

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nick mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for accordinate exposures but includes general credit nick adjustments.

		(2) тога часы адъятиять это реговото рег соитограту основаряту основая отнов тог экспитываю окраима оси послова долга спос так акурытиять.									
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	/06/2023			
		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 BJR, %)		41								
1	Central governments or central banks Regional governments or local authorities	14	92			14	91	0			
	Public sector entities	5	160	1		~ ~	156	1			
	Multilateral Development Banks	0		i i		i		i i			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	100	89	17		94	85	17			
	Corporates	6,034	4,471	4,354		6,039	4,589	4,472			
	of which: SME	801	617	505		784	623	510			
	Retail	314	231	136		332	254	149			
GERMANY	of which: SME	292	212	122		311	236	136			
GERMANI	Secured by mortgages on immovable property	1,797	1,954	899		1,796	1,780	821			
	of which: SME	351	346	139		442	437	175			
	Exposures in default	444	312	363		458	327	385	96		
	Items associated with particularly high risk	623	535	802		614	540	810			
	Covered bonds	60	60	6		60	60	6			
	Claims on institutions and corporates with a ST credit assessment	. 0					23	0			
	Collective investments undertakinus (CIU)	23	23 39	1 39		23	23	1			
	Country Other exposures	39	39	39		24	24	24			
	Other evenoures Standardised Total <sup>2</sup>		1	1	149	1		1	141		

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to under convenient nor credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(a) Total rates explainted and provinces per country in country participant or excessed explainted on models of the explainted on explainted on explainted or explainted.									
					Standardise	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(min BJR, %)	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>2</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>		
CZECH REPUBLIC	Control a overmentata or centrol hankin Resional a overmentar or local a statisfies Public actor entities Validational Or radiations United to the Control of the Control of the Control Landations Corrections of which 50%	0 0 0 0 529 854 69 120 119 155 13	0 0 0 0 0 526 774 54 107 105 157 122 24	0 0 0 0 9.66 765 45 61 60 73 5		0 0 0 0 0 553 845 88 120 1188 160 100	0 0 0 0 0 549 770 80 108 115 151	0 0 0 0 0 907 756 62 62 60 72 3			
	Items associated with contricutar's high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments understangs (CIU) Equity Equity Collective investments understangs (CIU) Equity Collective investments understangs (CIU) Equity Collective investments understangs Collective investments understangs Collective investments Collective investmen	26 0 0 0 95	25 0 0 0 95 0	38 0 0 0 6		26 0 0 0 95 2	26 0 0 0 95 2	39 0 0 0 6 2			

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	oes general credit risk adjustme	TO.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30;	/06/2023	
		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 BUR. %) Central governments or central banks	87	108	22		87	108	72	
	Regional governments or local authorities		0	0			0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	3	1		23	2	1	
	Corporates	108	93	88		116	100	95	
	of which: SME	25	21	16		26	23		
	Retail	420	407	233		429	419	240	
POLAND	of which: SME	420	407	233		429	419	240	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	or which: SME Exposures in default	22	12	17		22	12	10	
	Exposures in denault  Items associated with particularly high risk	0	10	17		1			
	Covered bonds	ů		l ő		ů	0	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	i o		ō	ō	0	
	Collective investments undertakings (CIU)	31	31	7		31	31	7	
	Equity	5	5	5		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>3</sup>				14				14

14
| Original exposure, untile Exposure value, is reported before taking into account any effect due to orekt convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in rescurrination exposures but includes general credit nik adjustments.

# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisenbankengruppe OÖ Verbund eGen

		As of 31		Standardise	d Approach										
		As of 31/62/2023 As of 30/66/2023													
			03/2023			As of 30,	06/2023								
(mh ESR. %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
Complete generation of control based in the property of the pr	33 0 0 0 17 197 197 403 0 0 0 47 0 0 11 13 13 13 13 13 13 13 13 13 13 13 13	33 0 0 0 17 154 81 83 359 0 0 0 2 2 2 0 0 0 0 3 3 1 3 0 0 0 1 1 1 1 1 1 1 1 1	177 0 0 0 0 16 155 201 1977 0 0 0 3 1 0 0 0 16 1877 1977 1977 1977 1977 1977 1977 1977		34 0 0 0 0 0 5 161 190 272 367 0 0 0 0 0 0 22 44 0 0	34 0 0 0 1.55 1.48 9.65 351, 30, 0 0 0 2.25 0 0 0 0 2.25 2.24 4.4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 15 129 56 522 198 0 0 0 0 16 12 12 12 12 12 12 12 12 12 12 12 12 12	23							

Compared September   September   Value   Sep			(2) Total value adjustments as	nd provisions per country of co-	interparty excludes those for s	ecuntrisation exposums but indu	des general credit risk adjustme	nts.		
Criginal Exposure*   Exposure Value*   Eith exposure amount   Value of glorisations and graduations   Criginal Exposure*   Exposure Value*   Eith exposure amount   Value of glorisations   Criginal Exposure*   Exposure Value*   Eith exposure amount   Value of glorisations   Criginal Exposure*   Exposure Value*   Eith exposure amount   Value of glorisations   Criginal Exposure*   Value of glorisations   Criginal Exposure*   Value*   Eith exposure amount   Value of glorisations   Criginal Exposure*   Value*   Value of glorisations   Criginal Exposure*   Value of glorisations   Criginal Exposure*   Value*   Value of glorisations   Criginal Exposure*   Value*   Value of glorisations   Criginal Exposure*   Value*   Value of glorisations   Criginal Exposure*   Value of glorisation						Standardisc	d Approach			
Control Source research of received blanch   150   1				As of 31,	03/2023			As of 30,	06/2023	
Related absorbance to food address and a		(min FIR %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Collective investments undertakinos (CIU) 84 84 1b 79 79 1b 84 1b 0 0 0 0 0 0 0	Recipional convenience or ball public scarce modificant base International to excellent base International to excellent base Convenience Read FRANCE  FRANCE  FRANCE  FRANCE  FRANCE  FRANCE  FRANCE  Covered bounds Cov	Namics  Authorities  - vable excepts  In high risk  rates with 57 craft exceptions	0 40 0 22 116 0 0 0 0 0 7 7	0 40 0 23 111 0 0 0 0	0 0 0 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0 0		0 40 0 0 20	0 40 0 19 106 0 0 0	0 0 0 0 0 4 106 0 0 0 0 0 0 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	1

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR. %) Central governments or central banks	19	19	0		34	34	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	399	382	379		392	377	374	
	Retail of which: SME	7	6	4 2		6	5	3 2	
SLOVAKIA	Secured by mortoages on immovable property of which: SME	9	6	2		9	8	2	
	Exposures in default Items associated with particularly high risk	1 2	0 2	0 3	1	1 2	0 2	0 3	1
0 0	Covered bonds Claims on institutions and corporates with a ST credit assessment	11 0	11 0	2 0		11 0	11 0	2 0	
	Collective investments undertakings (CIU) Equity Other exposures	12 0	12 0	0		32 0	32 0	0	
	Standardised Total <sup>2</sup>			·	6	,			6

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

		(4)							
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		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 as provisions <sup>2</sup>
	(min BUR, %)								
	Central governments or central banks Recional governments or local authorities Public sector entities Multilateral Development Banks International Oroanisations	17 0 0	17 0 0	0 0		17 0 0	17 0 0	9 0 0	
CROATIA	International organisations Institutions Corporates of which: SHE Retail	2 56 7 180	2 51 6	2 49 4 97		2 125 7 171	2 123 6 168	2 122 5	
	of which: SME Secured by mortuages on immovable property of which: SME	163 0 0	148 0 0	97 85 0 0		156 0 0	153	88 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	5 0 0	26 5 0	7 0 0	5	5 0 0	4	6 0	
	Collective investments undertakinos (CIU) Equity Other exposures	3 0 0	3 0 0	2 0 0		3 0 0	3	2 0 0	
	Standardised Total <sup>2</sup>				7				



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure 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	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2023					As of 30	/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure 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	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



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

	ĺ	Rainteisenbankengruppe OO Verbund eGen  As of 31/12/2022												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	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 [	Austria	39 147 60 354 161 301 1,148	60 354 161 300	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 0 0 0 0	22 80 21 190 64	146	116	0 0 0 0 0 842	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 7 0 1 2 5		0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [	Belgium	1151 100 100 101 101 101 101 101 101 101	0 0 10 19 39 17	0 0 0 0 0	0 0 0 0 0	300 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0	0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 0 0 0 0 0		000000000000000000000000000000000000000
Total  [ 0 - 3M [	Bulgaria	113 4 6 10 10 13 13 14	4 0 100 0 10 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0
[ 0 - 3M [	Cyprus	0 0 0 0 5	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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 - 3M [	Czech Republic	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(	0 0 0	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
Total	Denmark											·		
Total   Tota	Estonia													



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

		Raiffeisenbankengruppe OÖ Verbund eGen												
							As of 31/12/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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 [	Finland	0 10 0 0 22	0 0 1 0 0 0 0 0 0 2 2 2 2	0 0 0 0 0	0 0 0 0 0	2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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	France	21 22 22 31 15 37 34 48 8	21 20 9 19 5 15 5 73 46 8 8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2. 2. 11 11 7. 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	2 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Germany	22 33 11 13 88	21 1 31 1 1 11 39 8 8	0 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: 2: 2: 3: 3:	2 1 1 2 3 5 5 8 8	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	2 0 0 0 0 0		000000000000000000000000000000000000000
[ 0 - 3M [	Croatia	1 0 0 0 11	3 0 0 0 0 0 0 0 17 0 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 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 - 3M   [ 3M - 1Y	Greece													
100 - more	Hungary		4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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
[ 3M - 1Y [	Ireland	3 0 5 5 3 3 3 2 5 2 5 3	5 0 31 5 5 2 52 30 225	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 5 5 3 3 2 2 146	0	0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0		0 0 0 0 0 0
Toy - more	Italy	10 0 10 10 34 55 5	17 0 0 10 10 4 34 8 58	0 0 0 0 0	0 0 0 0 0	11 ( ( ) 3 5 5 1	7 0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Latvia	13 13 14 15	6 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0	0 0 0 0 0	11	5 0 0 5 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		Raiffeisenbankengruppe OÖ Verbund eGen												
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
			Total carrying amount of				· 							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	
[ 0 - 3M [	Lithuania	22	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 3 0 0 0 0	2	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 0 0 0	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 [	Luxembourg	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0		
[ 0 - 3M [	Maita													
[ 0 - 3M [	Netherlands	12	0 0 0 9 9 9 9 9 2 12 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 9 9 9 9 0 2 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 0 0 0		
[ 0 - 3M [	Poland	33 66 12 12 14	30 0 1 61 3 13 0 0 4 14 0 0	0 0 0 0 0	0 0 0 4 4 0 0	3	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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 - 3M [	Portugal	2( ( 2) 33	20 0 0 0 0 1 0 1 21 7 37 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2 2 3 3 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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
[ 0 - 3M [	Romania	23	1 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		30
[ 0 - 3M [	Slovakia	11	2 12 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	1 0 0 0 0 0		
10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Slovenia	11 1- 1- 4-7	7 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 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 1 4	7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		



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

						Raines	enbankengruppe 00 ver							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	55 0 22 21 11 48 17 0	53 53 6 6 7 7 7 17 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 0	0 0 0 0 0 0	53 0 20 11 48 17 0 149	0		0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0 0 2	0 0 0 0 0	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M	Iceland													
Total   Total   Total   Total   Total   Total   Total   Total   Total	Liechtenstein													
10 - 3M     13M - 11   1   1   1   1   1   1   1   1	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	18 44 66 22 2	18 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	000000000000000000000000000000000000000	000000000000000000000000000000000000000	18 0 40 66 9 27 0 10	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	32
Total   Total   Total   Total   Total   Total   Total   Total   Total	Hong Kong	100	100			100					•		•	32



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

		Raiffeisenbankengruppe OO Verbund eGen												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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 [	Japan													
[ 0 - 3M	u.s.		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
To - 3M	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	000	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	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
Total	Other Central and eastern Europe countries non EEA		5 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Middle East	3	3	U	U	3	v	U	0		U			3
Total	Latin America and the Caribbean	10	10 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



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

Raiffeisenbankengruppe OÖ Verbund eGen

						Ruincis	eribarikerigi uppe 00 vei	ibana cocii						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
						ssets by accounting portfolic		Derivatives with po	alaba dalamata		n negative fair value	Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	i negative rair 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
[ 0 - 3M	Africa	1	2 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 12 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	11 4 3 2	0 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	(	10 0 0 0 0 0 0 3 3 3 24 6	0 47 0 0 0 0 0		0 0	6		1 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



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

							As of 30/06/2023							
						Dire	ct exposures	<u> </u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	1
	(min EUR)											Off-balance sl		
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets 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	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	Austria	8- 15( 100) 10- 287 155 36)	101 104 287 157 360	0 0 0 0	5 10 0 0 0 0	5 4 6 6. 12	0 145 6 284	0 0 0 0 0 83	0 0 0 0 0 830	0 0 0 0	0 0 0 0	10 5 0 0 1 0 2		0 0 0 0 0 0 0
Total [ 0 - 3M   [ 3M - 1Y [	Belgium	1,244	0 10 19 29 9 17	0 0 0 0	15 0 0 0 0	42: 1 1 2 2 1 3	0 9 9 0 9 0 7 7	833 0 0 0 0	830 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	18 0 0 0 0 0 0		1 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total  [0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y[ [3Y - 5Y] [5Y - 10Y] [10Y - more  Total	Bulgaria	22 2. 1.	113 4 0 10 0 22 0 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 2 2	5	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1 Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Cyprus		0 0 0 0 0 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Czech Republic		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	000	0	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   [ 15Y - 10Y   [ 10Y - more	Denmark													
Total	Estonia													



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

						Kairreis	enbankengruppe 00 Ver							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ 1 3M - 1 Y ]	Finland	2:	0 10 0 0 0 0 0 0 0 22 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1 1 0 0 1 1 2 2 2 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0		
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	2 2 2 2 6 6 3 3 5	21 21 20 21 7 67 37 55	000000000000000000000000000000000000000	000000000000000000000000000000000000000	2: 2: 2: 5: 6: 6: 3: 5: 244	0 1 7 7 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	2 0 0 0 0 0		
[ 0 - 3M [	Germany	2 2 1 1 4 4	21 21 11 1 1 1 1 40 7 111	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	11 24 11 0 0 1 33	9 2 1 0 1 1 0 2 5 5 5 0 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 27 - 3Y   [ 37 - 5Y   [ 5Y - 10Y   [ 10Y - more   Total	Croatia	r 22	3 3 0 0 0 0 0 0 1 0 0 17 0 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1:	3 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Greece													
To - 3M       To - 3M     To	Hungary		4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Ireland	3 5 5 11 2 14	5 30 0 2 52 5 8 18 21 16	0 0 0 2 0 0 0 0 0	000000000000000000000000000000000000000	; 3 5 5 1 1 2; 1 14	8 0 1 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Italy	1 1 1 4 5 5	17 0 0 10 10 5 5 50 0 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1: ( ( 1: 4: 5: ( 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1:	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 0 0 0 0	0 0 0 0 0	3 0 0 0 0 0		
10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Latvia	2	6 5 8 3 0 22 20 0	000000000000000000000000000000000000000	0 0 0 0 0	22:	6 0 5 0 5 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		



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

						Raiffeis	enbankengruppe OÖ Ver	bund eGen						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(IIIII ESIL)				Non-derivative financial as	sets by accounting portfoli	o	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets all fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania	22	7 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 3 0 0 0 0 0	2 1	7 0 0 0 0 0 5 5 5 0 0 3 3 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [ 0 - 3M [ 1 3M - 1Y f	Luxembourg	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 30 0 9 9 0 0 0 0 1 21 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	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	1 0 0 0 0 0		
[ 0 - 3M [	Maita													
[ 0 - 3M   [ 3M - 1Y   [ 11 - 2Y   [ 22 - 3Y   [ 33 - 5Y   [ 55 - 10Y	Netherlands	22	0 0 0 0 1 0 1 21	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 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 0 0 0	(	
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y ]	Poland	33 22 33 6 2-	30 20 39 4 4 4 5 0 6 24 7 117	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 4 0 0	3 2 3 3	0 0 9 0 0 0 0 0 4 0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		23
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [33 - 5Y   [5Y - 10Y   Total	Portugal	2( 2) 2) 33	20 0 0 0 0 0 1 1 2 1 2 3 8 0 0 7	0 0 0	0	2 2 3 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	33 ( ( 11 11	2 32 0 0 0 0 0 0 0 3 0 18 2 12 4 4	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 1 6	2 0 0 0 0 0 0 0 0 0 8 0 2 2 0 4		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		223
Total	Slovakia	11	2 32 32 0 0 0 0 0 0 0 0 1 0 0 19 5 5 5 5	000000000000000000000000000000000000000	0 0 0 0 0 0	1 1 66	2 0 0 0 0 0 0 0 0 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		33
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more	Slovenia	22	7 7 7 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	2 2 3	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 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		



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

						- Tall Telor	andankengruppe 00 ven							
							As of 30/06/2023							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 12Y - 3Y [ ] 13Y - 5Y [ ] 15Y - 10Y [ ] 10Y - more  Total	Spain	54 10 26 33 17 0	54 10 26 33 17 0 149	0 0 0 0 0	0 0 0 0 0 0	54 10 26 33 17 0 149	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0 0		0
[ 0 - 3m] [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Sweden													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Iceland													
Total	Liechtenstein													
10 - 3m    3m - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    15Y - 10Y    10Y - more	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M	Canada	18 39 29 29 38 9 9 7 0	18 39 29 38 9 27 0 161	0 0 0 0 0	000000000000000000000000000000000000000	18 39 29 38 9 27 0 161	0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		32
To - 3M	Hong Kong									·		J		5.



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

						Raineis	enbankengruppe oo ver							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	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 positions)											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 [	Japan													
[ 0 - 3M [	u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA		1 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(	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 - 3M [	Other Central and eastern Europe countries non EEA		5 0 0 0 0 0 0	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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Middle East	9	3	U	U		v	U	0	0	U			3
15Y - 10Y     10Y - more     Total	Latin America and the Caribbean	16	10 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(	
iotai	1	10	10			10		0						5



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

Raiffeisenbankengruppe OÖ Verbund eGen

						Kairieis	eribarikerigi uppe 00 vei	buna eden						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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
[ 0 - 3M	Africa	11	11 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		11 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0 0 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	1       5   2   9	11 0 0 0 0 0 5 5 3 3 3 26 6	0 0 0 0 0	(	11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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 Raiffeisenbankengruppe OÖ Verbund eGen

										,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
					As of 30/09/2022									As of 31/12/2022				
		Gross o	arrying amount/ Nomin	al amount		Accumulated im value due to cre	spairment, accumulated n	regative changes in fair	Collaterals and		Gross carr	ying amount/ Nomina	l amount		Accumulated im value due to cre	pairment, accumulated neg dit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	o*	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31	CAPOSITES		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	Строили		Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	11,49									10,129								
Debt securities (including at amortised cost and fair value)	3,29							1 :		3,388								
Central banks	3,29.		· '							3,300	1							
General governments	2,09			0	1	1		1		2.056					1 :			
Credit institutions	95							]		1.116					]			
Other financial corporations	16	_			1 .	] :		1 3	1 .	1,110	1 1				1 :			
Non-financial corporations	9	-		0 0				1		66					1			
Loans and advances(including at amortised cost and fair value)	31,174	167	91	3 911	886	165	303	297	459	29,117	141	925	924	903	156	302	294	455
	32,27	107	, ,	, ,,,			303	1	433	19,117		,,,,						
Central banks		0		0	0	'	0		0	0	0	0	0	٩		0	0	0
General governments	1,46	8 0		0 0	0	:	1		0	743	0	0	0			0	0	0
Credit institutions	2,48	3 0		0 0	0	:	1 0		0	2,143	. 0	0	0				0	0
Other financial corporations	1,41	9 3		7 40	46		6 41	40	0	1,348	4	17	17	16	:	9	8	0
Non-financial corporations	23,02	0 145	77	4 772	759	140	6 233	3 228	410	22,166	130	821	819	803	133	265	259	404
of which: small and medium-sized enterprises	5,18	6 38	20	2 201	190	4.	1 58	5 45	131	5,406	53	410	410	396	6 43	. 77	70	254
of which: Loans collateralised by commercial immovable property	8,86	3 1	37	8 376	374	6	6 63	6	2 255	8,730	3	403	403	396	5 5:	68	67	250
Households	2,78	4 18	9	3 93	82	1	4 25	25	48	2,719	7	87	87	84	14	27	27	51
of which: Loans collateralised by residential immovable property	1,75	2 13	5	5 55	45		8 8	8	8 40	1,739	3	59	59	55		11	11	43
of which: Credit for consumption	20	3	1	8 18	18		2 13	13	3	200	2	17	17	17		12	12	3
DEBT INSTRUMENTS other than HFT	45,961	167	91	3 911	886	170	303	297	459	42,634	141	925	924	903	166	302	294	455
OFF-BALANCE SHEET EXPOSURES	10,91	•	6	2 62	62	24	24	. 24	15	11,040		72	72	72	30	25	25	15

<sup>19,19 62 62 62 24 24 24 15 11,040 72 72 72 72 30 25 35 1

\*\*</sup>The plant addition of constructions construct an induse of the label Act (III) in the plant and in



## Performing and non-performing exposures Raiffeisenbankengruppe OÖ Verbund eGen

					As of 31/03/2023								As of 30/06/2023				
		Gross carry	ying amount/ Nomina	l amount		Accumulated imp	airment, accumulated negative changes in fair lit risk and provisions <sup>4</sup>	Collaterals and		Gross co	arrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated no dit risk and provisions <sup>6</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 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		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>		Of which Stage 3 <sup>8</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	9,912	2 0				3	0		9,951	0	0			6	0	0	
Debt securities (including at amortised cost and fair value)	3,701		0	0	0	2	0		3,714		0	0		2	0	0	0
Central banks		0	0	0	0	0	0				0			0	0		0
General governments	2,133	3 0	0	0	0	0			2,119		0		0	0	0		0
Credit institutions	1,372	2 0	0	0	0	1			1,414		0		0	2	0		0
Other financial corporations	134		0	0	0	0			124		0		0	0	0		0
Non-financial corporations	61	1 0	0	0	0	0	0		58		0		0	0	0		0
Loans and advances(including at amortised cost and fair value)	29,578	144	893	891	867	167	276 26	478	28,968	167	1,030	1,029	1,005	177	317	311	583
Central banks			0								0			0			0
General governments	734	4 0	0	0	0	1	0	0	75		0		0	1	0		0
Credit institutions	2,106	6 0	0	0	0	1	0	0	1,75	. 0	0		0	2	0	0	0
Other financial corporations	1,330	0 1	17	17	16	7	9	0	1,310	2	17	17	16	8	9		1
Non-financial corporations	22,750	0 132	787	786	766	144	239 23	3 425	22,538	154	926	925	905	149	283	278	529
						_	_			_							
of which: small and medium-sized enterprises	5,488	8 51	410	409	391	45	73 6	5 273	5,660	51	495	495	476	46	99	93	329
of which: Loans collateralised by commercial immovable property	8,886		398	200	200				8.882		400	400	470				224
or which: Edits disadraised by commercia immovable projecty	0,000	1	396	396	300	30	6/	2/3	0,004	,	460	400	470	00	83	0.0	334
Households	2.658	8 10	88	88	85	14	28 2	52	2.618	- 11	87	87	84	17	26	26	53
			_	_				1	1	-	-	-		-		_	
of which: Loans collateralised by residential immovable property	1,728	8 5	60	60	57	6	11 1	1 44	1,700	5	60	55	56	8	10	10	45
								1	1								1
of which: Credit for consumption	195	5 2	16	16	16	3	12 1	2 3	189	2	15	15	15	3	11	11	3
DEBT INSTRUMENTS other than HFT	43,191	1 144	893	891	867	171	276 26	478	42,633	167	1,030	1,029	1,005	185	317	311	583
DEST TASTROMENTS OTHER THAIL NOT			893	891	867	171	2/6 26	478			1,030	1,029	1,005	185	317	311	583
OFF-BALANCE SHEET EXPOSURES	10,768	В	63	63	63	31	20 2	18	10,750		70	70	70	32	25	25	20



#### Forborne exposures

			As of 30/						As of 31/			
		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	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit 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 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)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,022	422	166	152	656	184	1,076	416	162	151	706	175
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	6	4	3	3	1	0	6	6	4	4	0	0
Non-financial corporations	948	382	149	136	617	171	1,016	379	146	136	673	159
of which: small and medium-sized enterprises	418	105	40	32	304		486	160	51	45	322	
Households	68	36	14	13	38	13	54	31	12	12	32	16
DEBT INSTRUMENTS other than HFT	1,022	422	166	152	656		1,076	416	162	151	706	
Loan commitments given	31	2	1	1	6	0	48	7	3	3	1	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

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

commitments are generally reported with a positive sign.

The formation 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

			As of 31/	03/2023					As of 30	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated i accumulated of value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(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	o	0	o	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	o	
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	o	
Loans and advances (including at amortised cost and fair value)	1,055	442	179	165	617	179	980	515	196	175	567	259
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	7	6	4	4	0	0	7	6	4	4	0	0
Non-financial corporations	995	405	164	150	585	163	928	480	182	161	539	243
of which: small and medium-sized enterprises	486	168	56	46	300		459	235	76	69	272	
Households	52	31	12	11	31	16	46	30	10	10	27	16
DEBT INSTRUMENTS other than HFT	1,055	442	179	165	617		980	515	196	175	567	
Loan commitments given	44	9	3	2	4	2	59	6	3	2	1	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

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



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisenbankengruppe OÖ Verbund eGen

i			As of 3	0/09/2022					As of 3	1/12/2022					As of 3	1/03/2023					As of 30	/06/2023		
	Gross carr	ying amount	2013	0,03,2022		Accumulated	Gross car	rying amount	A3 01 3.	.,,		Accumulated	Gross can	rying amount	750.5.	.,03,2023		Accumulated	Gross can	rying amount	A3 01 30	70072023		Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		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 non-performing exposures <sup>1</sup>		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 non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>a</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	186	32	32	186	8	0	175	14	14	175	8	0	181	14	14	181	8	0	184	13	13	184	8	0
B Mining and guarrying	140	0	0	140	1	0	114	0	0	114	1	0	110	0	0	110	1	0	104	0	0	104	1	0
C Manufacturing	4.964	204	204	4.959	114	0	4.516	230	229	4.514	115	0	4.724	222	221	4.722	111	0	4.614	223	223	4.613	114	0
D Electricity, gas, steam and air conditioning supply	438	7	7	438	11	0	460	8	8	460	11	0	522	8	8	522	12	0	499	9	9	499	12	0
E Water supply	162	5	5	162	2	0	158	5	5	158	2	0	156	5	5	156	2	0	145	5	5	145	2	0
F Construction	1.763	45	45	1.761	27	0	1.703	45	45	1.700	26	0	1.708	49	49	1.705	29	0	1.685	118	118	1.683	43	0
G Wholesale and retail trade	2.259	52	52	2.251	34	0	2.215	52	51	2.207	35	0	2.280	43	43	2.274	31	0	2.255	60	60	2.249	36	0
H Transport and storage	1,115	36	35	1,112	21	0	1,098	35	35	1,095	20	0	1,129	35	35	1,125	19	0	1,122	35	35	1,119	20	0
I Accommodation and food service activities	483	27	26	481	12	0	477	21	21	475	10	0	480	19	19	478	8	0	488	24	24	486	13	0
3 Information and communication	195	8	8	195	5	0	179	6	6	179	5	0	182	6	6	182	6	0	176	7	7	176	7	0
K Financial and insurance activities	12	0	0	12	0	0	8	0	0	8	0	0	8	0	0	8	0	0	11	0	0	11	0	0
L Real estate activities	6,909	217	217	6,835	65	0	6,837	227	227	6,763	51	0	7,081	231	231	7,008	58	0	7,205	296	296	7,134	85	0
M Professional, scientific and technical activities	3,223	95	95	3,220	64	0	3,110	112	112	3,108	77	0	3,094	112	112	3,091	79	0	2,950	93	93	2,948	74	0
N Administrative and support service activities	437	36	36	437	8	0	430	36	36	430	8	0	440	36	36	440	8	0	446	36	36	446	8	0
O Public administration and defence, compulsory social security	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	15	0	0	15	0	0
Q Human health services and social work activities	145	1	1	145	1	0	104	26	26	104	21	0	79	1	1	79	2	0	77	1	1	77	2	0
R Arts, entertainment and recreation	80	0	0	80	0	0	78	0	0	78	1	0	79	0	0	79	1	0	82	0	0	82	1	0
S Other services	485	8	8	485	6	0	494	5	5	494	6	0	487	5	5	487	7	0	480	6	5	479	6	0
Loans and advances	23.020	774	772	22.922	379	0	22 166	821	819	22.071	397	0	22.750	787	786	22 659	383	0	22 538	926	925	22 448	432	0

<sup>(1)</sup> The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.