

Bank Name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,743	2,845	2,820	2,792	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,743	2,845	2,820	2,792	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,147	3,252	3,226	3,197	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,147	3,252	3,226	3,197	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,743	3,857	3,822	3,793	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,743	3,857	3,822	3,793	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	19,807	19,317	18,662	18,082	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	19,807	19,317	18,662	18,082	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.85%	14.73%	15.11%	15.44%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.85%	14.73%	15.11%	15.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.89%	16.83%	17.29%	17.68%	CA3 (3)	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.89%	16.83%	17.29%	17.68%	(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	18.90%	19.96%	20.48%	20.98%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.90%	19.96%	20.48%	20.98%	(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	53,504	56,764	55,504	54,615	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.88%	5.73%	5.81%	5.85%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,147	3,252	3,226	3,197	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,147	3,252	3,226	3,197	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	53,504	56,764	55,504	54,615	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	53,504	56,764	55,504	54,615	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.88%	5.73%	5.81%	5.85%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.88%	5.73%	5.81%	5.85%	[A.2]/[B.2]	

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		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(9999) EUR, %) OWN FUNDS	3,743	3,857	3,822	3,793	C 01.00 (40010,c0010)	Articles 4[118] and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,743	2,845	2,820	2,792	C 01.00 (19020,c0010)	Artische 50 erf CFPR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	82	79	79	79	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	2,475	2,749	2,749	2,737	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-160	-154	-157	-157	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	793	632	632	632	C 01.00 (r0200,c0010)	Articles 4(117) and 20(1) point (e) of CBR
	A1.5	Funds for general banking risk	9	9	9	9	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minotty interest given recognition in CETs capital	0	0	0	0	C 01.00 (19220,c0010)	Article B4 of CFR
	A1.7	Adjustments to CET1 due to prudential filters	17	15	28	32	C 01.00 (0250,c0010)	Addicine 32 to 35 of and 35 (1) point (i) of CRR
		(-) Intangible assets (including Goodwill)						Articles 32 to 35 or and 36 (1) point (s) or LHK  Articles 4(113), 36(1) point (b) and 37 of CRF. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A:1.8	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-416	-431	-431	-434	C 01.00 (#300,c0010) + C 01.00 (#340,c0010)	
	A-1.9	DTLs	0	-1	-2	-2	C 01.00 (r0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-11	-6	-15	-26	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 42 and 129 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (s) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CETS Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Atticle 36(1) point (j) of CRR  Atticles 4(35), 36(1) point (k) (i) and 80 to 91 of CRP; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-4	-3	-21	-20	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRR, Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	-4	-3	-21	-20	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 236 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Atticles 4(27), 35(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences  (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (a) and 48(2) of CPR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r9500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Atticte 48 of CFR
	A.1.18A		-3	-5	-6	-7	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Afficie 36(1), point (n) and Afficie 133c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (49515,c0010)	Article 36(1), point (i) CRR
	A1.19		-39	-39	-44	-51	C 01.00 (r9524,c0010)	Atticle 3 CRR
	A1.20		0	0	0	0	C 01.00 (r9529,c0010)	•
	A1.21		0	0	0	0	CA1(1.11.6 * 1.11.8 * 1.11.26)	•
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 489 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	404	407	406	405	C 01.00 (r0530,c0010)	Article 61 of CFR
	A.2.1		475	475	475	475	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (40720,c0010)  C 01.00 (40700,c0010) + C 01.00 (40700,c0010) +	
	A.2.3		-71	-68	-69	-70	C 01.00 (+0500,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (10660,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,147	3,252	3,226	3,197	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	596	605	596	597	C 01.00 (r9750,c0010)	Article 71 of CER
	A4.1		582	599	598	598	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		3	-4	-12	-10	C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		11	10	9	9	C 01.00 (49978,c0010) C 01.00 (4980,c0010) + C 01.00 (49900,c0010) + C 01.00 (4980,c0010)	<u> </u>
	В	TOTAL RISK EXPOSURE AMOUNT	19,807	19,317	18,662	18,082	C 02.00 (99000,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.85%	14.73%	15.11%	15.44%	CA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.89%	16.83%	17.29%	17.68%	CA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.90%	19.96%	20.48%	20.98%	CA3 (5)	
CET1 Capital	D.	COMMON EQUITY TIER 1 CAPITAL (Mily loaded)	2,743	2,845	2,820	2,792	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (ARTIO (fully loaded)	13.85%	14.73%	15.11%	15.44%	A 2.4+MN(A.4+A.22+A.4.3,0),0)] [D.1)(IB-B.1)	
Fully loaded <sup>1</sup>	F	Adjustments to CETs due to IFRS 9 transitional arrangements	13.85%	0	0	0	C 05.01 (19440,c0010)	
	F	Adjustments to AE 12 due to IFAS 9 transitional arrangements  Adjustments to AT1 due to IFRS 9 transitional arrangements	0		0	0	C 05.01 (19440,c0020)	
Memo items	F	Adjustments to A13 que to IFRS 9 transitional arrangements  Adjustments to T2 que to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0030)	
	F	Adjustments to 12 due to 8 HS 9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10460,c0040)	
		Acquiring included in reway and in 1965 a finish only any angeniants	U		U	l o	C COURT [TRANSCEROOS]	

<sup>(1)</sup>The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 discissors.



#### Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
(unit core, %)  Credit risk (excluding CCR and Securitisations) <sup>1</sup>	15,198	14,709	13,505	13,063	C02.00 (m044), c0010) -(C07.00 (m060), c0220, s001) - C07.00 (m110, c0220, s001) - C07.00 (m110, c0220, s001) - C08.01 (m040), c0200, s001) - C08.01 (m040), c0200, s002) - C08.01 (m050),
Of which the standardised approach	7,116	7,130	7,371	7,295	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c9220, s001)
Of which the foundation IRB (FIRB) approach	5,561	5,093	3,653	3,306	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	1,956	1,944	1,959	1,941	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	109	92	92	85	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	109	101	85	65	C07.00 (n0090, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0130, c0220, s001) + C08.01 (n0040, c0280 s001) + C08.01 (n0050, c0260, s001) + C08.01 (n0060, c0260, s001) + C08.01 (n0040, c0280, s002) + C08.01 (n0050, c0280, s002,) + C08.01 (n0060, c0280, s002) + C02.00 (n0480, c0210)
Credit valuation adjustment - CVA	114	108	111	101	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	876	1,030	1,368	1,261	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	2,100	2,114	2,300	2,300	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0800, c0010)
Of which standardised approach	2,100	2,114	2,300	2,300	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,410	1,255	1,294	1,292	C 02.00 (r0630, c0010) + C 02.00 (r0890, c0010)
Total	19,807	19,317	18,662	18,082	

<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)

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,902	2,635	956	1,914
Of which debt securities income	144	204	66	131
Of which loans and advances income	1,161	1,579	421	842
Interest expenses	1,002	1,423	650	1,301
(Of which deposits expenses)	205	310	116	230
(Of which debt securities issued expenses)	161	223	68	139
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	15	6	10
Net Fee and commission income	230	307	81	163
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	-28	-45	-3	1
Gains or (-) losses on financial assets and liabilities held for trading, net	82	78	20	15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	7	-4	2
Gains or (-) losses from hedge accounting, net	-45	-53	-18	-36
Exchange differences [gain or (-) loss], net	-2	-5	2	3
Net other operating income /(expenses)	-4	0	-8	-1
TOTAL OPERATING INCOME, NET	1,130	1,515	382	769
(Administrative expenses)	317	426	111	223
(Cash contributions to resolution funds and deposit guarantee schemes)	32	26	2	1
(Depreciation)	48	64	16	32
Modification gains or (-) losses, net	3	3	0	0
(Provisions or (-) reversal of provisions)	2	2	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	1
(Other provisions)	2	1	0	-2
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)	71	97	29	62
(Financial assets at fair value through other comprehensive income)	0	0	-1	0
(Financial assets at amortised cost)	71	97	30	63
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(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	1	2	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	663	906	224	452
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	498	679	168	339
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	498	679	168	339
Of which attributable to owners of the parent	498	679	168	339

<sup>(2)</sup> 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 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	ıy			Fair value hierarchy				Fair value hierarch	у		,	air value hierarch	y	
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	References		
Cash, cash balances at central banks and other demand deposits	10,251				12,761				11,284				11,816				IAS 1.54 (I)
Financial assets held for trading	155	0	155	0	101	0	101	0	58	0	58	0	57	0	57	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	775	2	24	749	735	2	25	708	788	2	25	761	775	2	26	748	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	49	0	49	0	52	0	52	0	47	0	47	0	47	0	47	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,702	2,655	48	0	2,712	2,518	194	0	2,450	2,366	83	0	2,655	2,369	286	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	38,259				37,333				38,160				36,912				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	135	0	135	0	247	0	247	0	75	0	75	0	80	0	80	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	-689				-310				-368				-451				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,236				1,832				1,766				1,753				
TOTAL ASSETS	52,873				55,464				54,260				53,642				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/	16/2024			
		Gross carry	ing amount <sup>(2)</sup>		Aci	cumulated impairme	nt <sup>(2)</sup>	Gr	oss carrying amou	nt <sup>(2)</sup>	Acci	amulated impairms	ent <sup>(2)</sup>	Gro	ss carrying amount		Acc	umulated impairm	ent <sup>(2)</sup>	Gro	s carrying amount		Accu	mulated impairm	ent <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 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another state at any		Credit-impaired	Stage 1 Assets without significant increase in cred risk since initia recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		2,871	0	0	-2	0	0	2,774	0	0	-1	0	0	2,496	0	0	-1	0	0	2,696	0	0	-1	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		3,357	0	0	-2	0	0	3,661	0	0	-1	0	0	3,827	0	0	-1	0	0	3,557	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	32,973	1,677	589	-34	-113	-234	31,633	1,770	605	-30	-111	-237	32,320	1,733	638	-32	-113	-251	31,408	1,667	637	-34	-119	-242	Annex V. Part 1.32, 44(a)

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

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



#### Breakdown of liabilities

BAWAG Group AG

#### (mln EUR)

(mar con)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial tiabilities held for trading	673	463	453	435	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	168	136	100	102	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	47,063	49,266	47,925	47,639	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	447	214	208	231	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-766	-415	-441	-479	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	277	232	257	250	IAS 37.10; IAS 1.54(l)
Tax liabilities	253	314	351	356	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	579	589	614	557	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	482	447	436	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	48,694	51,281	49,913	49,527	IAS 1.9(b);IG 6
TOTAL EQUITY	4,179	4,182	4,347	4,115	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	52,873	55,464	54,260	53,642	IAS 1.IG6

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



#### Breakdown of liabilities

BAWAG Group AG

#### (mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		1,120	677	661	665	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	586	594	1	1	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	2	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,659	3,342	2,667	2,913	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,758	1,736	1,635	1,832	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	816	834	901	713	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	185	179	245	486	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,044	2,298	1,962	1,627	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	919	1,019	845	608	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,743	3,428	3,350	3,207	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,572	1,939	2,012	2,029	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,134	24,999	24,629	24,812	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,321	22,150	21,362	20,851	Annex V.Part 1.42(f), 44(c)
Debt securities issued		13,063	13,725	14,333	14,290	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	707	722	612	618	Annex V.Part 1.37
Other financial liabilities		184	181	182	177	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		48,351	50,079	48,686	48,406	



Market Risk BAWAG Group AG

	SA					II	М									IM						
			VaR (Memorano	fum item)	STRESSED VaR (	Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH/	RGE FOR CTP	
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	ő							ő	0	0	ő						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. 0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0		0	0							ı ö	0	0	0						
Commodities risk	0	0	o o	ő	0	o o							ŏ	ő	0	ő						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

## European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach  As of 30(9):2023  As of 31/12/2023												
			As of 30/09/2	023			As of 31/	12/2023							
	(minSUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions						
	Central governments or central banks	10.636	13.511	46		13.205	16.047	55							
	Regional dovernments or local authorities	2.461	2,923			2.473	2,972								
	Public sector entities	1,742	922	200		1,831	1,105	221							
	Multilateral Development Banks	14	14	0		15	15	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	4,235	3,679	1,463		3,961	3,406	1,385							
	Corporates	1,415	1,326	1,112		1,449	1,342	1,118							
	of which: SME	612	551	452		598	526	417							
	Retail	9,559	2,794	2,009		9,617	2,873	2,062							
Consolidated data	of which: SME	783	480	274		827	516	295							
CONSCIUDING CO COLO	Secured by mortilailes on immovable property	3,144	3,116	1,084		3,299	3,259	1,130							
	of which: SME	454 334	451 229	135 282	95	554	539 191	162 213							
	Exposures in default	334 117	229 117	282 175	96	347 128	191	213 192	343						
	Items associated with particularly high risk	679	679	1/5		674	674	192							
	Covered bonds	0.0	0/9	00		0.44	634	67							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	400	475	345		458	440	323							
	Collective investments undertakings (CRX) Equity	285	4/5	310		450 309	309	323							
	Other exposures	387	387	101		421	421	100							
	Standardised Total <sup>2</sup>	35.425	30,532	7,224	138	38,187	33,190	7,228	187						

					Standardised App	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(min-EUR, No)	Original Exposure <sup>s</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>8</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	9,921	9,427	46		11,729	11,231	55	
	Regional governments or local authorities	2,407	2,862	1		2,424	2,915	1	
	Public sector entities	1,454	793	159		1,472	829	165	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		٥	0	0	
	Institutions	222	217	53		187	179	45	
	Corporates	381	403	269		372	393	262	
	of which: SME	124	77	59		116	71	54	
	Retail	3,976	668	457		3,989	677	465	
AUSTRIA	of which: SME	471	244	139		454	236	135	
AUSTRIA	Secured by mortgages on immovable property	1,081	1,073	372		1,079	1,071	372	
	of which: SME	191	191	54		181	180	51	
	Exposures in default	50	31	37	22	63	25	27	30
	Items associated with particularly high risk	3	3			2	. 2	3	
	Covered bonds	85	85	9		82	82	8	
	Claims on institutions and corporates with a ST credit assessment	9					0		
	Collective investments undertakings (CRII)		2 64			2 65	2	63	
	Equity	64	64	58		66	66	63	

					Standardised Ap	proach				
			As of 30/09/2	1023			As of 31.	12/2023		
	(min EUR, No.)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	0		0		53	51			
	Regional governments or local authorities						0			
	Public sector entities						0			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	580	580	262		603	602	257		
	Corporates	506	435	396		577	488	435		
	of which: SME	262	262	222		267	253	200		
	Retail	987	965	724		1,080	1,051	780		
UNITED STATES	of which: SME	0		0		52 196	45 179	26		
OMMED OFFIED	Secured by mortstates on immovable property	0				196	179	57 34		
	of which: SME	16	15	21		25	111	14		
	Exposures in defautt	113	113		3	126	125	185	- 11	
	Items associated with particularly high risk Covered bonds									
ı	Covered bonds  Claims on institutions and corporates with a ST credit assessment					ů				
	Collective investments undertakings (Citi)	15	15	20		13	13	17		
ı	Equity	153	153			147	147	195		
	Other exposures	0	0	0		15	15	10		
ı	Standardined Total				11				20	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mtsSUR, %)	Original Exposure <sup>1</sup>	Exposure Value	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	648	648	0		1,359	1,362	0	
	Resional sovernments or local authorities	16	16	0		35	16	0	
	Public sector entitles	168	168	34		241	241	45	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,093	725	268		931	562	234	
	Corporates	377	338	312		354	317	292	
	of which: SME	139	125	99		131	119	94	
	Retail	1,213 279	992 203	708 116		1,178 271	961 195	685 112	
GERMANY	of which: SME	752	741	257		729	720	250	
	Secured by mortifiates on immovable property of which: SME	752 261	741	257		249	247	76	
	Exposures in default	156	112	150	41	157	87	104	66
	Items associated with particularly high risk		1	1			1	1	
	Covered bands	13	13	1		13	13	1	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
I	Equity	61	61	61		87	87	87	
	Other exposures	15	18	21		23	23	23	
	Standardised Total <sup>2</sup>	-			53				76

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	includes general creditrisk adjustr	nents.					
					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(minEUR, %)										
l	Central sovernments or central banks		3,175			0	3,146				
	Resional sovernments or local authorities										
	Public sector entities	9					0				
	Multilateral Development Banks										
	International Organisations	230	230	82		180	180				
	Institutions	230	230	82		100	100	04			
	Corporates of which: SME										
	Grunter: Sone Retail	3.190				3.160		i			
	of which: SME	2.00		0		2,200					
NETHERLANDS	Secured by mortgages on immovable property	881	875	306		894	888	311			
	of which: SME			0		0					
	Exposures in default	0		0			0				
	Items associated with particularly high risk	0		0		0	0	0			
	Covered bonds	60	60	6		61	61	6			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)	0	0	0		0	0	0			
I	Equity	0	0	0		0	0	0			
	Other exposures	0		0		0	0	0			
	Standardised Total <sup>2</sup>				0						



## European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Aut of 2010/2023		BAWAG Group AG								
Conjunct Exposers   Conj						Standardised Ap	proach			
Control conversable or control bank   Control contro				As of 30/09/2	023			As of 31.	12/2023	
Committee of control below   Committee of			Original Exposure <sup>1</sup>	Exposure Velue <sup>1</sup>	Risk exposure amount		Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	
### Administration of Continues ### Administration of Continue										
### Affaire to confidence of the confidence of t										
Multitud Development Basia   0   0   0   0   0   0   0   0   0			37	37	,		31	36	,	
FRANCE FOR COLOR STATE OF COLOR STAT			-		,		20			
Manufacture   200   220   226   236   232   236   23			0		0			0		
Comparation   0   0   0   0   0   0   0   0   0			355	323	124		355	323	126	
FRANCE of of each DE			0	0	0		0	0	0	
FRANCE of colors 250		of which: SME	0	0	0		0	0	0	
FRANCE 6. of the minimum amounts amounts amounts amounts 6. of 6.		Retail	1	0	0		1	0	0	
Contract	EDANCE		0	0	0		0	0	0	
Concurrence (Armal   Concurrence   Concurr	ITMNOL		0	0	0		0	0	0	
1			0	0	0			0		
Conventionals   120   120   25   26   26   27   27   27   27   27   27			9			0				U
Claims inclinations not construct on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			160	160	10		141	141	10	
Collection Investments and indication ICEA         202         269         120         20         20         23         115           Elevition         0				1.0						
Entrol 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			282	209	120		267	257	115	
One executes 0 0 0 0			0		0		0	0	0	
			0	0	0		0	0	0	
		Standardised Total <sup>2</sup>				17				14

(2) Total value adjustments and provisions of			

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	/12/2023	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Fisk 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>
IRELAND	Confidence of the confidence o	0 0 0 165 0 0 0 0 0 0 0 0 0	0 0 0 144 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.	0 0 0 0 1177 0 0 0 0 0 0 0 0	0 0 0 117 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31/	12/2023		
	(min DIR NA	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	0								
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks			0			0			
	International Organisations	0 715	681	0 270		0 683	0 609	0 221		
	Institutions	755	42	42		663	41	221		
	Corporates	-		***				**		
	of which: SME Betail	17	15	11		16	14	10		
	of which: SME					0	0			
UNITED KINGDOM	Secured by mortifiates on immovable property	424	422	148		396	396	139		
	of which: SME	0		0		0	0			
	Exposures in default	93	65	66	27	95	62	63	32	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bands	53	53	5		54	54	5		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0		0	0	0		
	Standardised Total				31				34	
•		(ii) Original esposure, unlike Exposure value, is n	sported before taking into account	any effect due to credit conversion	factors or creditnisk mitigation tech	niques (e.g. substitution effects).				

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
			As of 31/	03/2024			As of 30s	/06/2024			
	(min EUR, N)	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 presisions		
	Central governments or central banks	12.120	14,976	61		12,374	15,103	56			
	Regional governments or local authorities	2,829	3.327	84		2,831	3,309	89			
	Public sector entities	1,930	1,220	244		1,781	1,139	228			
	Multilateral Development Banks	15	15	0		15	15	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,613	3,240	1,260		3,050	2,909	1,212			
	Corporates	1,539	1,554	1,264		1,447	1,449	1,174			
	of which: SME	617	545	433		600	528	418			
	Retail	9,587	2,847	2,047		9,537	2,857	2,055			
Consolidated data	of which: SME	795	491	280		791	455	278			
CONSCIUDICE GUIL	Secured by mortalistics on immovable property	3,327 538	3,277 523	1,136 156		3,356 523	3,304 512	1,144 154			
	of which: SME	365	228	254	134	336	216	261	110		
	Exposures in default	140	140	230	134	143	210	201	110		
	Hems associated with particularly high risk	712	711	71		863	862	86			
I	Covered bonds  Claims on institutions and corporates with a ST credit assessment		,,,,	,,		0.00					
	Collective investments undertakings (CIU)	515	505	353		504	495	353			
I	Equity	314	314	357		316	316	359			
	Other exposures	430	430	113		457	457	125			
	Standardised Total <sup>2</sup>	37,634	32,774	7,453	172	37,008	32,572	7,358	140		

			Standardised Approach								
					Julius Gran	in Approach					
			As of 31/	03/2024			As of 30	06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min DUR, %) Central sovernments or central banks	11.467	10.965	51		11.622	11.117	47			
	Regional governments or central panks	2,373	2.863	1		2,327	2,798	1			
	Public sector entities	1.491	865	173		1.414	700	156			
	Multilateral Development Banks		0	0			0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	173	264	43		203	179	67			
	Corporates	369	519	323		343	472	291			
	of which: SME	117	73	56		116	71	55			
	Retail	3,981	641	440		3,961	663	442			
AUSTRIA	of which: SME	452	228	130		446	222	127			
AUSTRIA	Secured by mortgages on immovable property	1,088	1,080	375		1,064	1,055	364			
ı	of which: SME	175	174	42		168	167	47			
	Exposures in default	64	26	31	22	64	27	33	28		
ı	Items associated with particularly high risk	1	1 206	1		1	1	1			
	Covered bonds	108	208	11		108	108	11			
1	Claims on institutions and corporates with a ST credit assessment		0								
	Collective investments un dertakings (CIUI	65	65	59		65	2	59			
1	Equity Other exposures	408	400	90		403	403	59 87			
	Coner exposures Standardised Total <sup>2</sup>	400	400		35	403	40.2		2		

					Standardise	ed Approach						
			As of 31	03/2024			As of 30	06/2024				
	(minU.R. No	Original Exposure <sup>6</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expanse <sup>L</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	74	74	0		81	81	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	571	571	217		537	536	224				
	Corporates	515	453	399		499	433	377				
	of which: SME	275	263	208		282	269	212				
	Retail	1,174	1,138	845		1,188	1,172	868				
UNITED STATES	of which: SME	54	48	27		62	62	35				
UNITED STATES	Secured by mortsialies on immovable property	224	296	63		271	242	79				
	of which: SME	123	111	23		121	113	34				
	Exposures in default	31	22	27	9	23	25	22	8			
	Items associated with particularly high risk	139	139	208		142	141	212				
	Covered bands	۰	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	۰	0	0		0	0	0				
	Collective investments undertakings (CIU)	12	12	16		12	12	15				
	Equity	150	150	199		151	151	201				
I	Other exposures	٥	0	0				1				
	Standardised Total <sup>2</sup>				17				16			

		(д) подачавана вадинителения этогр регизация рег създавиранту експлоня отвое тот въссительного в провителя въд изгласти.								
					Standardise	d Approach				
			As of 31	03/2024			As of 30	106/2024		
	(mb EUP, N)	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>8</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks	476	478	0		564	564	0		
	Regional governments or local authorities	17	16	0		36	36	0		
	Public sector entities	241	241	45		241	241	45		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	891	521	183		453	453	176		
	Corporates	345	309	286		312	277	257		
	of which: SME	119	207	84		104	93	72		
	Retail	1,095	883	629		1,048	838	598		
GERMANY	of which: SME	255	283	105		241	169	97		
OLIU BUTI	Secured by mortalisies on immovable property	712	704	244		697	691	240		
	of which: SME	239	237	73		234	232	73		
	Exposures in default	162	96	119	62	167	105	135		
	Items associated with particularly high risk			1		0		1		
	Covered bonds	13	13	1		13	13	1		
	Claims on institutions and corporates with a ST credit assessment			0						
	Collective investments undertakings (CIU)									
	Equity	90 21	90 21	90		91	91	91		
	Other emosures	21	21	- 22		33	33	30		

	(2) Total value adjustments and pro							
				Standardis	ed Approach			
		As of 31	03/2024			As of 30	106/2024	
minDA. Ni	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Commit decementaria e control uniona, finanzia e committaria e la control uniona, finanzia e committaria in lance aliminina finanzia e committaria international decementaria international decementaria international decementaria in ordere SEE  NETHERLANDS  Security of control SEE  Committaria control control international control	0 0 0 132 0 3.37 233 0 0 1 1 0 6 1 0 0 0 0 3.00 0 0 0 0 0 0 0 0 0 0 0 0 0	3,117 0 0 0 0 0 112 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 4 0 239 0 0 0 0 0	۰	0 0 0 0 141 0 0 3,091 0 0 0 2 2 2 3 0 0 0 0 2 0 0 0 0 0 0 0 0	3,011 0 0 0 0 0 141 0 0 0 0 0 0 0 0 0 0 242 0 0 0 0 0 0 0 0	0 0 0 0 44 40 0 0 3 3 3 0 0 0 0 0 2 2 2 0 0 0 0 0 0	0

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Product   Prod		DAWAG GIGGPAG								
Depart Value   Depa						Standardis	ed Approach			
Product   Prod					03/2024			As of 30	106/2024	
Could processes or sentent basis   200   211   5   200   2			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Name assumements after admitted   144   144   25   156   1			100	131			163	127		
Politicario estimate   120									79	
No.			114	114	23		119	119	24	
Notificidities   320		Multilateral Development Banks	0	0	0		0	0	0	
Convertion   Con		International Organisations	0	0	0		0	0	0	
FRANCE 27 27 27 27 27 27 27 27 27 27 27 27 27		Institutions					301			
### ### 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0							193			
FRANCE of the DEC			23	23	18		22	22	17	
FRANCE   Security to minimum and monable monab			1	0	0		1	0	0	
A	FRANCE		0	0	0		0	0	0	
Enterent in Affail:	11041102		0	0	0		0	0	0	
Non-sectional of the distribution of the dis				0	0		0		0	
Countrialman   170   1							0			
Come o buildone en franceiros esta 50 cm 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			177	177	17		177	177	17	
Gallactiva investments underfathera (CID)         233         344         209         34C         233         165           Early         0			1/2	1/2			1/2	1/2		
Easier 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			253	244	109		242	233	105	
Other exposures 0 0 0 19 19 0			2.32	0	0		242		.0	
				0	0		19	19	0	
		Standardised Total <sup>2</sup>				13				13

As #15192024										
Department   Dep						Standardis	ed Approach			
Description				As of 31	03/2024			As of 30	/06/2024	
Contra demonstrate of contra basis   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	
Standard reduct Total <sup>2</sup>	IRELAND	Control assessment or control basis Formal comments or out all and formal Formal comments or out all and formal Formal comments of the control Formal contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 85 86 0 0 0 0 0 0 0 7 2 7 7 7 7	0 0 0 0 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	0 25 25 26 26 26 26 26 26 26 26 26 26 26 26 26	0 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control description of control stack  Annual Control of	0 0 0 0 633 0 0 13 31 31 31 0 0 28 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2777 0 0 220 230 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31	0 0 0 0 530 1 1 1 2 2 3 3 3 4 1 0 0 4 1 0 0 4 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 12 200 0 0 0 0 0 0 0 0	0 0 0 0 243 0 0 1156 52 2 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	п
L	Standardised Total <sup>2</sup>								13

Credit Risk - IRB Approach

BAWAG Group AG

								IRB Ap	proach					
						30/09/2023								
			Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		9,943	105	9,111	5,561	0	79	9,466	105	8,680	5,093	0	75
		Corporates - Of Which: Specialised Lending	4,826	84	4,607	2,858	0	32	4,542	84	4,370	2,790	0	46
			361	1	274	151	0	4	351	1	265	142	0	2
	Retait		11,770	221	10,318	1,956	0	178	11,611	226	10,163	1,944	0	174
		Retail - Secured on real estate property	6,570	54	6,497	883	0	27	6,499	56	6,436	900	0	25
Consolidated data			240	8	222	57	0	3	229	8	214	58	0	3
Consolidated data			6,330	47	6,274	826	0	24	6,270	47	6,222	842	0	21
		Retail - Qualifying Revolving	3,188	37	1,833	325	0	37	3,170	40	1,808	309	0	38
		Retail - Other Retail	2,012	131	1,988	749	0	114	1,941	130	1,919	735	0	112
		Retail - Other Retail - Of Which: SME	145	12	133	83	0	10	138	12	126	81	0	10
		Retail - Other Retail - Of Which: non-SME	1,868	118	1,855	666	0	104	1,804	119	1,793	654	0	102
	Equity		24		18	109	0		20	0	14	92		
		credit-obligation assets				455						450		
	IRB Total <sup>2</sup>					8,081						7,580		

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

(2) like licetal does not recurse that Securioration position in the relative point of the August Securior (2) like licetal does not recurse that Securioration position process in the Research Securior (2) like the Securior (3) like the Secur

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Original Exposure 1 Exposure Value 1		Risk exposure	imount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0		0	0
	Institutions Corporates	1.833	17	1.256	0 582	0	23	1851	17	1.269	631	0	19
	Corporates - Of Which: Specialised Lending	1,833	17	1,256	22		23	1,851	17	1,269	631 21		19
	Corporates - Of Which: SME	343	1	256	144	0	a a	334	1	248	136	0	2
	Retail	11.707	216	10.257	1.941	0	173	11.548	220	10.104	1.929	0	169
	Retail - Secured on real estate property	6,536	54	6,463	877	0	27	6,467	55	6,404	894	0	24
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	238	8	221	57	0	3	228	8	213	58	0	3
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	6,298	46	6,242	820	0	24	6,239	47	6,191	836	0	21
	Retail - Qualifying Revolving	3,178	36	1,825	322	0	36	3,160	39	1,800	306	0	37
	Retail - Other Retail	1,993	126	1,968	742	0	110	1,922	126	1,899	728	0	108
l	Retail - Other Retail - Of Which: SME	144	12	132	83		9	137 1.785	11	125	81	0	9
	Retail - Other Retail - Of Which: non-SME	1,849	115	1,836	659 48		101	1,785	115	1,774	647		99
1	Equity Other non credit-obligation assets				40						40	0	
	IRB Total												
	IND POIN	n.											

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	pposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and previsions
		ks and central governments	0		0	0	0	0		. 0	0	0	0	0
	Institutions Corporates		3,407	78	3.267	2.161	0	16	3,084	79	2,999	1.880	0	0 25
	Corporates	Corporates - Of Which: Specialised Lending	2.116	78	1,975	1.220	0	12	1,896	79	1.811	1,211		24
		Corporates - Of Which: SME	14	0	14	6	0	0	15	0	15	5		0
	Retail		0		0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES			0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES			0	0	0	0	0	0	0	0	0	0	0	
		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	
		Retail - Other Retail Retail - Other Retail - Of Which: SME								0				
		Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0			
	Equity	Reset - Other resets - Of Which: non-SME				10	0	0		0	0			
		radit abligation assets												

								IRB Ap	proach					
					As of	130/09/2023					As o	31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments		Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>5</sup>		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0		0	0
	Institutions Corporates		1.223		1,219	0 595	0	0	1.140	0 3	1.136	0 554	0	
	Corporates	Corporates - Of Which: Specialised Lending	1,223 324	3	1,219 319	198	0	9	1,140	3	1,136 315	554 196	0	9
		Corporates - Of Which: SME	324		319	196	0	0	320	0	315	190	0	1
	Retail		17	1	17	,		,	17	,	16	,	0	,
	Marian.	Retail - Secured on real estate property	11		11	-			10	0	10		0	
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	o o
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	10		10	2	0	0	10	0	10	2	0	
		Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	
		Retail - Other Retail	5	0	5	2	0	1	5	1	5	1	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
			4	0	4	2	0	1	4	1	4	1	0	1
	Equity		17	0	11	42	0	0	15	0	10	36	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As or	30/09/2023					As o	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure i	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments
	(min ELUR, %)		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	108 36		108	46 21	0		123 34	0	123 34	73 20		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	36		36	21	0	0	34	0	34	20	0	
	Retail.	,		1	0	0		,		,			
	Retail - Secured on real estate property	1		1	0	0	0	1	0	1		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	ė.	0	0	o o	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	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
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	98	0	98	0 37	0	0	102	0	102	0 36	0	0
	Corporates - Of Which: Specialised Lending	96		96	0	0	0	102	0	0.02	36	0	
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
1	Retail - Other Retail - Of Which: non-SME	0		0		0	0		0	0		0	
	Equity Other non credit-obligation assets	- 0		0		U	0		0	0	1	0	0
	Other non creat-obuguion assets IRB Total												
	IRE tetal												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g.	, substitution effects
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							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		amount Value		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
IRELAND	Count of selection of personnesses in the control of personnesses in the country of the country	0 0 1,513 1,312 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1,455 1,273 0 0 0 0 0 0	0 0 876 731 0 0 0 0	000000000000000000000000000000000000000	0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,503 1,302 0 0 0 0	0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,435 1,252 0 0 0 0 0	0 0 771 704 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 5 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRb Total												

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

								IRB Ap	proach					
					As o	30/09/2023						f 31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %) Gentral banks and central governments			Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and previsions
UNITED KINGDOM	Central ban Institutions Corporates Retail		0 0 492 180 0 2 2 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 492 180 0 2 2 0 1 0 0	0 0 398 131 0 1 1 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 0 435 170 0 2 1 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 0 435 170 0 2 1 0 1 0 0	0 0 327 138 0 1 1 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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non c IRB Total	redit-obligation assets												

#### Credit Risk - IRB Approach

RAWAG Group M

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Value adjustmen
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisio
	Central bar Institutions	iks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Corporates		6.945	106	6.074	3,653		0	6.650	107	5.840	3 306		0
	Corporates	Corporates - Of Which: Specialised Lending	4.015	100	3,824	2,445	0	42	3,793	86	3,686	2.228		/3
		Corporates - Of Which: SME	264	1	188	122	0	1	271	2	193	118		1
	Retail		11.513	238	10.078	1,959	0	162	11.489	254	10.051	1.941		157
		Retail - Secured on real estate property	6,377	54	6,319	891	0	23	6,315	56	6,264	874	0	21
Consolidated data		Retail - Secured on real estate property - Of Which: SME	225	7	210	59	0	3	216	8	204	59	0	3
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	6,152	46	6,109	832	0	20	6,099	48	6,060	815	0	18
		Retail - Qualifying Revolving	3,172	44	1,818	324	0	35	3,196	48	1,834	330	0	33
		Retail - Other Retail	1,964	141	1,941	743	0	105	1,978	151	1,953	737	0	102
		Retail - Other Retail - Of Which: SME	138	12	126	83	0	9	132	12	122	79	0	9
		Retail - Other Retail - Of Which: non-SME	1,826	129	1,814	660	0	96	1,846	139	1,831	658	0	93
	Equity		19	0	14	92	0		18	0	13	85		
		Other non credit-obligation assets				432						436		
	IRB Total <sup>2</sup>					6,135						5,768		

(3) Dely the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last qua

							IRBAp	proach		As of 90/06/2024							
				As of	31/03/2024					As of	130/06/2024						
		Original			Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments		
	(min ELIR, %)		Of which: defaulted	vatte		Of which: defaulted	and provisions		Of which: defaulted	Villue		Of which: defaulted	and provisions				
	Central banks and central governments institutions	0	0	0		0	0	0	0	0	0	0	0				
	Institutions Corporates		17	205	373	0	18	1.489	18	816	389		18				
	Compresses - Of Which: Specialised Lending	1,360 11	0	11	8	0		11	0	11	8		0				
	Corporates - Of Which: SME	261	1	186	121	0	1	268	2	191	117	0	1				
	Retail	11,452	232	10,019	1,943	0	158	11,428	248	9,993	1,925	0	152				
	Retail - Secured on real estate property	6,346	53	6,288	885	0	23	6,284	55	6,233	867	0	21				
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	224	7	209	59	0	3	215	8	203	59	0	3				
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	6,122	46	6,078	826	0	20	6,070	47	6,030	809	0	18				
	Retail - Qualifying Revolving	3,161	43	1,810	321	0	34	3,185	47	1,827	327		33				
	Retail - Other Retail Rutail - Other Retail - Of Which: SMF	1,945	136	1,922	737	0	101	1,959	145	1,933	731		99				
		137	11		83	0	9	132	11	121	79		8				
	Retail - Other Retail - Of Which: non-SME	1,808	125	1,796	654 47	0	92	1,827	134	1,812	652 43		90				
	Equity Other non credit-obligation assets				4/						43						
	IRS Total																

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original	Original Exposure <sup>1</sup>		Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 10) Central banks and central governments			Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	2,039	0		0
	Corporates		2,110 1.576	80	2,052	1,313		26	2,092	81	2,039 1,588	1,220		25
		Corporates - Of Which: Specialised Lending	1,576	80	1,518	1,023		25	1,641	81	1,588	968		25
	Retail		1	0	1 0		0	0	1	0	1	0		0
	Retail								0					0
		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0			0	0	0		0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME			0									
		Retail - Qualifying Revolving												
		Retail - Other Retail		0	0		0		0	0		0		0
		Retail - Other Retail - Of Which: SME			0				0	0				0
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
I	Equity	Mana Const Mana Col Wilds But - 242			0		0		0	0		0		0
I		redit-obligation assets	, i	Ů		-					,	-	, i	ů
I	IRS Total													

								IRB Ap	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	nal Exposure Exposure		Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		Imin EUR. No		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central bank	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0		0	0	0
	Corporates		791	3	783	401	0	9	775	3	769	374	0	9
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	316	0	312	200	0	1	316	0	312	199		1
	Retail	Corporates - Of Which: SME	2 16		1 15		0		2 16	0	2 15	0		
	MACLAN	Retail - Secured on real estate property	10		10	3		1	16		15	3		1
		Retail - Secured on real estate property - Of Which: SME	10	0	0	0	0		0	0	9	0		0
GERMANY		Retail - Secured on real estate property - Of Which: non-SME		0	9	2	0		9	0		1		0
		Retail - Qualifying Revolving	2	0	1	0	0		2	0	1	0	0	0
		Retail - Other Retail	4	1	4	1	0	1	5	1	5	2	0	1
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME	4	1	4	1	0	1	5	1	5	2	0	1
1	Equity		15	0	10	37	0	0	15	0	10	36	0	0
1		redit-obligation assets												
	IRB Total													

							IRB Ap	IRB Approach													
				As o	31/03/2024					Aso	f 30/06/2024										
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments								
	Into EUR, 96		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions								
	Central banks and central governments		0	0		0.000		0	0		0	ORMANIAN	0								
	Institutions		0	0		0		0	0		0		0								
	Corporates	31	0	31	17	0		28	0	28	17		0								
	Corporates - Of Which: Specialised Lending	21	0	21	12	0		11	0	11	7		0								
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0								
	Retail	1	0	1	0	0	0	1	0	1	0		0								
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0								
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
INETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0								
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0								
	Equity		0	0	0	0			0		0		0								
	Other non credit-obligation assets																				
	IRB Total																				

Credit Risk - IRB Approach

		IRB Approach													
				As o	31/03/2024		іквар	proacn		Aso	f 30/06/2024				
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and provisions	Original	Original Exposure <sup>1</sup> Exp		Risk exposure		Value adjustments and provisions		
	(min EUR, 14)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions		
FRANCE	Control Section of corting processors Section Section Companies Control Section Sect	48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Equity Other non credit-obligation assets		0	0	1	0	0	0	0	۰	1	۰	0		
	IRS Total				d hofosa taking into accour										

(1) Original expos	ure, unlike Expos	aure value, is reporte	d before taking into accou	int any effect due to	credit conversion t	actors or credit risk	mitigation technic	ues (e.e. substitut	ion effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Original Exposure Exposure		Risk exposure	Risk exposure amount		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Of which:			and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0		0	0		0	0	0
	Institutions Corporates	1.409	0	1.293	691	0		1.162	5	1.110	561		0
	Corporates - Of Which: Specialised Lending	1,209	5	1,101	621	0	- 4	962	5	925	494		1 2
	Corporates - Of Which: SME	0.000	0	0	0	0		0	0	0	0		0
	Retail		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
IRFI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
l	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
l	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0	0	0
	Equity Other non-credit-obligation assets		0	0		0		0	0		0		0
L	IRS Total												

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

								IRB Ap	proach					
						31/03/2024					Aso	130/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	Adjustments	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments			
	Commit hands and contral governments.  Section of Contral governments.  Corporate.  Corpor			Of which: Of which: defaulted defaulted			and provisions					Of which: defaulted	and provisions	
			0	0	0	0	0	0	0	0	0	0	0	0
			303	0	303	231	0		0		235	168		
	Corporates	Companies Of Which Specialized Leading	219	0	219	161	0	1		0	227	162		1
			0	0	0	0	0	i	0	0	0	0		o o
	Retail		2	0	2	1	0	0	2	0	1	0	0	0
		Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM			1	0	1	1	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0		0		0			0		0
l	Equity	Retail - Other Retail - Of Which: non-SME		0			0							0
		edit-obligation assets	-	0			0	-	0	0		0		
	IRS Total													



General governments exposures by country of the counterparty

							BAWAG Group AG							_
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Austria	1: 44 6: 3: 222 6:6: 1,6:6: 2,74,4:	3 693 5 1,665			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 39 69 227 689 1,662 2,732		0 0 0 0 75 3	0	0 4 0 9 0	688 0 0 0 0 0 4 53		42
10 - 3Mf [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Belgium	7	76 76 76 76 76 76 76 76 76 76 76 76 76 7	6			0 76 0 0 0 0 0 8	6	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз													
[ 0 - 3M [	Czech Republic													
00 aM	Denmark													
10 aM	Estonia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland													
[ 0 - 3M [ ] 3M - 1Y [ ] 17 - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 15Y - 10Y [ ] 10Y - more  Total	France	6 6 3 3 3	0 60 0 0 0 2 2 2 3 3 3 3 1 1 1 1	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 66 0 0 0 3 3 3 3	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 0 0 0 0	0	3 3 3 3 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6
0 - 3M      3M - 1Y      1 M - 2Y        1 Y - 2Y	Germany		3 2 2 3 6 6 0	6		0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 3 6 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	) ) ) ) ) )
[ 0 - 3M[	Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0	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	) ) ) ) )



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[ 0 - 3M[	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
10 aM	Poland													
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Portugal													
0 - 3M       13M - 1Y	Romania													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	Slovenia													
[ 0 - 3M[ ] [ 3M - 1Y] [ 11 - 2Y[ ] [ 2Y - 3Y[ ] [ 3Y - 5Y[ ] [ 5Y - 10Y[ ] [ 100' - more ] ] [ 100' - more ]	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

							BAWAG Group AG							
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[ 13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M[	Hong Kong													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.		2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6		2 2 1 1 0 1 1 0 0 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 0 0 0	0 0 0 0	0	0 0 0 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 Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	ives		Off balan	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
											-			Risk weighted exposure
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	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[ 0 - 3M[	Middle East													
Total  10 - 3M1  13M - 1Y1  [1Y - 2Y1  [2Y - 3Y]  [3Y - 5Y1  [5Y - 10Y    10Y - more  Total	Latin America and the Caribbean													
[ 0 - 3M[	Africa		0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Others	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

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

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Nominat	Provisions	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	15 43 88 117 134 733 1,521	1,521		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 43 85 116 133 727 1,519 2,638	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 8 75 3	681 0 0 0 5 4 48 739		21
[ 10 - 3M   [ 3M - 1Y   [ 12Y - 2Y   [ 2Y - 3Y   [ 5Y - 10Y   [ 10Y - more Total	Belgium	0 0 0 0 0 0 3	0 0 0 0 0 0 0 33		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 3 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [111-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	France	6 3 3	1 62 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 62 0 0 0 35 32	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	96
10 - 3M      3M - 1Y      11Y - 2Y      12Y - 2Y      12Y - 3Y	Germany		8 0 1 1 2 2 5 7 0	6		8 0 0 0 0 0	0 0 1 2 5 7	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	11 22	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 4 2 0 17 25	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0	5
[0-3M[   3M-1Y    11Y-2Y    2Y-3Y    [3Y-5Y    [5Y-10Y    Total	Italy	22	0 0 0 0 0 0 0 0 0 0 2 3 3	6		0 0 0 0 0 0 0 23	0 0 0 0 0	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	F.



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	Lithuania													
[ 0 - 3M[ ] [ 3M - 1Y] [ 11 - 2Y[ ] [ 2Y - 3Y[ ] [ 3Y - 5Y[ ] [ 5Y - 10Y[ ] [ 100' - more ] ] [ 100' - more ]	Luxembourg													
[ 0 - 3M[	Malta													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							BAWAG Group AG							
				_			As of 30/06/2024		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] 114-171 114-271 [27-37] [37-57] [57-107] [107-more	Stovakia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 1Y - 2Y] [ 3Y - 5Y] [ 15Y - 10Y] [ 10Y - more Total	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[ 0 - 3M[	United Kingdom													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein		0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

							BAWAG Group AG							
				_			As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Hong Kong													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.		0 0 1 0 1 1 0 0 0 0 3	6		0 0 1 0 1 1 0 0 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 0 0 0 0 0 0 0 0 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	China													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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	amount
[ 0 - 3M[	Other Central and eastern Europe countries non EEA													
[ 0 - 3M[	Middle East													
Total  10 - 3M1  13M - 1Y1  [1Y - 2Y1  [2Y - 3Y]  [3Y - 5Y1  [5Y - 10Y    10Y - more  Total	Latin America and the Caribbean													
[ 0 - 3M[	Africa		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 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  [0 - 3M]  [3M - 1Y[  [1Y - 2Y]  [2Y - 3Y[  [3Y - 5Y[  [5Y - 10Y]  [20' - more  Total	Others	3	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 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

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

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



#### Performing and non-performing exposures BAWAG Group AG

									DAWAG	SIOUP NO												
					As of 30/09/2023					As of 31/12/2023												
		Gros	carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gree	ss carrying amount/ Nominal a	mount	Accumulated impairm credit risk and provision	ent, accumulated negative char	nges in fair value due to	Collaterals and financial					
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	On non-performing exposures <sup>2</sup>					
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>5</sup>			cue - so days and 1- so days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>5</sup>					
Cash balances at central banks and other demand deposits	10,136	0	0	0		0	0		0	12,622	2 (		0		0	0		0				
Debt securities (including at amortised cost and fair value)	6,323	0	0			0	3 0		۰	6,528	8 (		0		2	0						
Central banks	0	0	0	0		0	0						0		0	0		0				
General governments	169	0	0	0		0	0		0	167	7		0		0	0		0				
Credit institutions	2,302	0	0	0		0	0		0	2,264			0		1	0		0				
Other financial corporations	2,918	0	0	0		0	1 0		0	3,120			0		1	0		0				
Non-financial corporations	935	0	0	0		0 :	2 0		0	977	7		0		1	0		0				
Loans and advances(including at amortised cost and fair value)	35,521	156	663	663	58	9 14	249	23	223	34,284	154	684	680	605	134	254	237	7 232				
Central banks	0	0	0	0		0	0		0		0		0		0	0		0				
General governments	2,772	0	1	1	:	1	0		0	2,773	3 (	1	1	1	0	0		0				
Credit institutions	1,287	0	0	0		0	0		0	454	4 (		0		0	0		0				
Other financial corporations	2,874	1	13	13	1	3	3 7	:	1	2,671		10	10	10	4	7		7 1				
Non-financial corporations	9,139	15	208	208	20	0 5	3 53	5	94	9,252	2 17	211	210	202	53	56	50	96				
of which: small and medium-sized enterprises	665	8	80	80	7	6	3 40	3	28	700	8	75	78	75	2	40	38	30				
of which: Loans collateralised by commercial immovable property	1,839	0	117	117	11	7 1	2 19	11	56	2,007		113	113	113	25	19	19	53				
Households	19,449	140	441	441	37	5 8	4 189	17	128	19,134	136	460	458	392	77	190	176	135				
of which: Loans collateralised by residential immovable property	13,879	62	146	146	11	3 2	4 30	2	102	13,636	55	150	148	115	19	25	22	2 123				
of which: Credit for consumption	6,470	66	303	303	25	5 6	143	13	42	6,434	67	323	321	273	61	147	137	7 44				
DEBT INSTRUMENTS other than HFT	51,981	156	663	663	58	9 14	3 249	23	223	53,438	5 154	684	680	605	136	254	23	7 232				
OFF-BALANCE SHEET EXPOSURES	9,193		15	15	1	0 1	2 3			9,248		14	1 14	10	11	3	:	1 0				

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47at31 of Regulation (EU) No 575/2013 (CRR)

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 $<sup>^{40}</sup>$  Continuous absentiances, absentianc

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 perior



#### Performing and non-performing exposures

									BAWAG	Group AG								
					As of 31/03/2024									As of 30/06/2024				
		Gro	ss carrying amount/ Nominal a	amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>6</sup>				Gro	ss carrying amount/ Nominal a	mount		Accumulated impairme credit risk and provisio	ent, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures		rming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>a</sup>			Of which Stage 3 <sup>a</sup>	
Cash balances at central banks and other demand deposits	11,164					0		0	0 0	11,724	4 (					0		
Debt securities (including at amortised cost and fair value)	6,417	,				0	2	0		6,345	9 0				2	0		0 0
Central banks				0		0	0	0	0 0		0 0		0		0	0		0 0
General governments	191			0 0		0	0	0	0 0	200	2		0		0	0		0 0
Credit institutions	2,193	8		0 0		0	1	0	0 0	2,413	3 (		0		1	0		0 0
Other financial corporations	2,961			0 0		0	1	0	0 0	2,604	4 (		0		1	0		0 0
Non-financial corporations	1,072			0 0		0	1	0	0 0	1,130	0 0		0		1	0		0 0
Loans and advances (including at amortised cost and fair value)	34,959	149	725	5 717	63	8 1	7 26	9 25	1 241	33,976	6 149	72:	708	633	144	260	24	2 231
Central banks				0 0		0	0	0	0 0		0 0		0		0	0		0 0
General governments	3,409			1 1		1	0	0	0 0	3,006	8 0		1 1		1 0	0		0 0
Credit institutions	593	8		0 0		0	0	0	0 0	628	8 0		0		0	0		0 0
Other financial corporations	2,591	. 3	10	10	1	0	7	7	7	2,737	7 (	11	10	9	9 7	7		7 2
Non-financial corporations	9,373	8	214	4 214	20	6 5	4 5	6 5	4 97	8,584	4 15	171	177	168	56	38	9	6 78
of which: small and medium-sized enterprises	683	3	83	2 82	7	18	2 4	1 4	10 35	618	8 7	4-	44	40	3	22	2	1 12
of which: Loans collateralised by commercial immovable property	2,254		116	116	11	6 2	7 1	9 :	19 55	2,134	4 4	71	79	78	30	0		0 36
Households	18,994	137	500	0 493	42	2	5 20	5 19	143	19,015	9 134	53:	521	460	80	215	19	8 152
of which: Loans collateralised by residential immovable property	13,510	60	156	152	12		9 2	4 :	130	13,443	3 62	16:	155	130	13	21	19	8 138
of which: Credit for consumption	6,441	68	352	2 347	29	8 9	9 16	3 15	52 43	4,979	9 62	359	351	320	65	176	16	4 22
DEBT INSTRUMENTS other than HFT	52,540	149	725	717	63	8 1	9 26	9 25	i1 241	52,046	9 149	72:	708	633	146	260	24	2 231

(5) 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.



Forborne exposures

			As of 30/	09/2023		As of 31/12/2023								
		Gross carrying amount of exposures with forbearance measures		airment, accumulated ue due to credit risk r exposures with ures <sup>2</sup>	Collateral and financi	al guarantees received rbearance measures	Gross carryin <sub>i</sub> exposures wit measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financia on exposures with fo			
		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		
(mln EUR)														
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)	578	205	77	54	289	82	637	209	91	52	297	82		
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	5	5	3	3	0	0	3	3	3	3	0	0		
Non-financial corporations	264	134	35	25	157	68	309	144	54	27	147	68		
of which: small and medium-sized enterprises	42	40	20	20	21		41	39	19	19	21			
Households	309	66	39	26	133	14	324	61	35	23	149	14		
DEBT INSTRUMENTS other than HFT	578	205	77	54	289		637	209	91	52	297			
Loan commitments given	8	4	2	2	1	0	4	1	0	0	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>P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, the same Item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at certal balance at certal banks and other demand deposits of the original provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at certal balance at the provisions of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances (excluding loans and advances loads).



#### Forborne exposures

BAWAG Group AG

			As of 31/	03/2024			As of 30/06/2024										
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia		Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo						
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0			0	0	0	0	0						
General governments	0	0	0	0	0		0	ŭ	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						
	0	0	0	0	0		0	0	0	0	0						
Non-financial corporations																	
Loans and advances (including at amortised cost and fair value)	764	235	102	61	319	91	718	213	91	49	342	76					
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	8	8	6	6	2	2	8	8	6	6	1	1					
Non-financial corporations	396	150	56	28	149	72	362	113	38	9	181	52					
of which: small and medium-sized enterprises	43	41	20	20	22		4	3	1	1	2						
Households	359	76	40	27	168	17	348	92	47	33	160	22					
DEBT INSTRUMENTS other than HFT	764	235	102	61	319		718	213	91	49	342						
Loan commitments given	8	0	0	0	1	0	9	1	0	0	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										

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



### Breakdown of loans and advances to non-financial corporations other than held for trading BAWAG Group AG

			As of :	30/09/2023					As of :	31/12/2023					As of 3	1/03/2024		As of 30/06/2024						
	Gross carrying amount				Accumulated	Gross carry	ing amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated		
(min EUR)		Of which: non- performin	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- performin	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>2</sup>		Of which: non- performing of which: defaulted		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Of which: non- performing	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>
A Agriculture, forestry and fishing	6	0	0	6	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0
B Mining and quarrying	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
C Manufacturing	841	13	13	841	20	0	762	11	11	762	9	0	689	11	11	689	8	0	591	10	10	591	8	0
D Electricity, gas, steam and air conditioning supply	226	0	0	226	1	0	300	3	3	300	1	0	219	3	3	219	1	0	233	3	3	232	1	0
E Water supply	461	0	0	415	0	0	442	0	0	394	0	0	432	0	0	388	0	0	420	0	0	376	0	0
F Construction	285	38	38	285	6	0	315	38	38	314	6	0	324	38	38	324	7	0	322	39	39	322	7	0
G Wholesale and retail trade	538	18	18	538	11	0	533	18	18	533	12	0	499	19	19	499	12	0	430	20	20	430	12	0
H Transport and storage	150	4	4	150	3	0	149	4	4	149	3	0	201	4	4	201	3	0	178	5	5	178	3	0
I Accommodation and food service activities	134	3	3	134	2	0	179	2	2	178	1	0	183	2	2	183	1	0	161	3	2	160	2	0
J Information and communication	383	3	3	383	6	0	348	3	3	348	5	0	349	3	3	349	5	0	195	2	2	195	5	0
K Financial and insurance activities	288	0	0	288	0	0	285	0	0	285	0	0	304	0	0	304	0	0	251	0	0	251	0	0
L Real estate activities	4,456	119	119	4,431	49	0	4,487	120	120	4,462	63	0	4,577	122	122	4,552	65	0	4,303	85	85	4,278	48	0
M Professional, scientific and technical activities	131	2	2	131	2	0	133	3	3	133	2	0	115	4	4	115	2	0	118	3	3	118	2	0
N Administrative and support service activities	287	3	3	287	3	0	279	4	4	279	2	0	257	3	3	257	2	0	231	4	4	231	3	0
O Public administration and defence, compulsory social security	580	0	0	579	0	0	616	0	0	615	0	0	642	0	0	641	0	0	594	0	0	594	0	0
P Education	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
Q Human health services and social work activities	208	0	0	208	1	0	208	0	0	208	0	0	334	0	0	334	1	0	310	0	0	310	1	0
R Arts, entertainment and recreation	9	1	1	9	0	0	11	1	1	11	0	0	10	0	0	10	0	0	34	0	0	34	0	0
S Other services	149	3	3	149	2	0	186	2	2	186	2	0	216	2	2	216	2	0	193	2	2	193	2	0
Loans and advances	9,139	208	208	9.065	106	0	9.252	211	210	9 177	108	0	9.373	214	214	9.302	111	0	8 584	178	177	8.514	94	0

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.