

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Raiffeisen-Holding Niederösterreich-Wien
<b>LEI Code</b>	529900SXEWPJ1MRRX537
<b>Country Code</b>	AT

This bank started reporting supervisory data to the EBA as of January 2024, therefore previous quarters are not available.

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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Raiffeisen-Holding Niederösterreich-Wien

(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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period			2,999	3,214	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			2,992	3,205	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period			3,094	3,309	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			3,087	3,300	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period			3,211	3,422	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			3,203	3,413	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
<b>Risk exposure amounts</b>						
Total risk exposure amount			14,403	14,524	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			14,396	14,515	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			20.82%	22.13%	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			20.78%	22.08%	(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			21.48%	22.78%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			21.44%	22.73%	(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			22.29%	23.56%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			22.25%	23.51%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			31,241	29,327	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			9.91%	11.28%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

Raiffeisen-Holding Niederösterreich-Wien

		(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
A.1	Tier 1 capital - transitional definition			3,094	3,309	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition			3,087	3,300	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			31,241	29,327	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			31,241	29,327	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			9.91%	11.28%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			9.88%	11.25%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise

Capital

Railfelsen-Holding Niederösterreich-Wien

		(in EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS				3,311	3,422	C01.00 (0003,0005)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				2,999	3,254	C01.00 (0003,0005)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)				1,932	1,932	C01.00 (0005,0005)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings				3,046	3,112	C01.00 (0003,0005)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income				-669	-558	C01.00 (0003,0005)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves				-128	-127	C01.00 (0003,0005)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk				0	0	C01.00 (0003,0005)	Articles 61(1), 26(1) point (f) and 26(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				0	0	C01.00 (0003,0005)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				-102	-111	C01.00 (0003,0005)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)				-7	-8	C01.00 (0003,0005) - C 01.00 (0040,0005)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 61(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)				0	0	C01.00 (0007,0005)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses				0	0	C01.00 (0006,0005)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets				0	0	C01.00 (0006,0005)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital				0	0	C01.00 (0040,0005)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	C01.00 (0046,0005)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight				-168	-122	C01.00 (0040,0005) - C 01.00 (0040,0005) + C01.00 (0047,0005) - C 01.00 (0047,0005)	Articles 42(6), 36(1) point (k) and 80 to 91 of CRR, Article 36(1) point (k), 34(1) point (b), 244(1) point (b) and 250 of CRR, Article 36(1) point (l) and 270(2) of CRR, Article 36(1) point (l), 1 and 131(b) of CRR and Article 36(1) point (l) and 131(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)				0	0	C01.00 (0040,0005)	Articles 36(1) point (k), 243(1) point (b), 244(1) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment				0	0	C01.00 (0040,0005)	Articles 42(7), 36(1) point (k), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	C01.00 (0006,0005)	Articles 36(1) point (c) and 39 of CRR, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	C01.00 (0006,0005)	Articles 42(7), 36(1) point (k), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold				0	0	C01.00 (0003,0005)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-13	-13	C01.00 (0003,0005)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	0	C01.00 (0004,0005)	Articles 36(1) point (n) and Article 132(2) of CRR
A.1.18C	(-) Other foreseeable tax charges				0	0	C01.00 (0003,0005)	Articles 36(1) point (o) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR				0	0	C01.00 (0004,0005)	Article 3 of CRR	
A.1.20	CET1 capital elements or deductions - other				0	0	C01.00 (0003,0005)	-	
A.1.21	Transitional adjustments				8	9	NAI (3.1.1.6 - 1.1.3.9 - 1.1.1.26)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-)				0	0	C01.00 (0003,0005)	Articles 48(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+)				0	0	C01.00 (0040,0005)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				8	9	C01.00 (0003,0005)	Articles 480 to 472, 479 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				95	95	C01.00 (0006,0005)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments				95	95	C01.00 (0046,0005) - C 01.00 (0047,0005)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	C01.00 (0070,0005)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	C01.00 (0068,0005) - C 01.00 (0070,0005) + C01.00 (0070,0005) - C 01.00 (0070,0005) + C 01.00 (0070,0005) - C 01.00 (0070,0005)	-	
A.2.4	Additional Tier 1 transitional adjustments				0	0	C01.00 (0006,0005)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				3,094	3,309	C01.00 (0005,0005)	Article 35 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				117	113	C01.00 (0070,0005)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				117	113	C01.00 (0070,0005) - C 01.00 (0080,0005)	-	
A.4.2	Other Tier 2 Capital components and deductions				0	0	C01.00 (0050,0005) - C 01.00 (0050,0005) + C01.00 (0080,0005) - C 01.00 (0080,0005) + C 01.00 (0080,0005) - C 01.00 (0080,0005)	-	
A.4.3	Tier 2 transitional adjustments				0	0	C01.00 (0080,0005) - C 01.00 (0090,0005) + C 01.00 (0090,0005)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				14,403	14,524	C01.00 (0001,0005)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included				8	9	C01.01 (0001,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				29.82%	23.13%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)				21.48%	22.78%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)				22.29%	23.56%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				2,992	3,265	A.1.A.1.21.A.1.21.MINA.2.A.1.21.A.2.1.A.4.MINA.4.A.2.1.A.3(0)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				20.78%	22.80%	CR 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				8	9	C01.01 (0040,0005)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	C01.01 (0046,0005)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	C01.01 (0046,0005)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				8	9	C01.01 (0040,0040)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts  
Raiffeisen-Holding Niederösterreich-Wien

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>			13,579	13,715	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach			13,579	13,715	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach			0	0	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			0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>			62	55	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA			63	62	C 02.00 (r0640, c0010)
Settlement risk			0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)			0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)			47	39	C 02.00 (r0520, c0010)
Of which the standardised approach			47	39	C 02.00 (r0530, c0010)
Of which IMA			0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00 (r0010, c0011)*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	C 02.00 (r0680, c0010)
Operational risk			653	653	C 02.00 (r0590, c0010)
Of which basic indicator approach			653	653	C 02.00 (r0600, c0010)
Of which standardised approach			0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach			0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts			0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total			14,403	14,524	

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

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

2024 EU-wide Transparency Exercise

P&L

Raiffeisen-Holding Niederösterreich-Wien

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income			353	720
Of which debt securities income			25	52
Of which loans and advances income			259	525
Interest expenses			279	567
(Of which deposits expenses)			156	325
(Of which debt securities issued expenses)			50	101
(Expenses on share capital repayable on demand)			0	0
Dividend income			43	50
Net Fee and commission income			9	17
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			0	2
Gains or (-) losses on financial assets and liabilities held for trading, net			0	-1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			-1	4
Gains or (-) losses from hedge accounting, net			2	4
Exchange differences [gain or (-) loss], net			0	1
Net other operating income /(expenses)			9	19
<b>TOTAL OPERATING INCOME, NET</b>			136	250
(Administrative expenses)			70	146
(Cash contributions to resolution funds and deposit guarantee schemes)			1	3
(Depreciation)			4	8
Modification gains or (-) losses, net			-4	-1
(Provisions or (-) reversal of provisions)			2	2
(Payment commitments to resolution funds and deposit guarantee schemes)			4	0
(Commitments and guarantees given)			-1	0
(Other provisions)			-2	2
Of which pending legal issues and tax litigation <sup>1</sup>			0	0
Of which restructuring <sup>1</sup>			0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			-12	21
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			-12	21
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)			153	277
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates			159	337
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>			75	129
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>			75	129
Profit or (-) loss after tax from discontinued operations			0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>			75	129
Of which attributable to owners of the parent			75	129

<sup>1</sup> Information available only as of end of the year

<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."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Raiffeisen-Holding Niederösterreich-Wien

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References				
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy								
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3					
ASSETS:																						
Cash, cash balances at central banks and other demand deposits										8,067					5,697							IAS 1.54 (f)
Financial assets held for trading										678	330	349	0		640	319	321	0				IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss										236	12	0	224		244	12	0	232				IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss										0	0	0	0		0	0	0	0				IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income										18	0	0	18		18	0	0	18				IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost										23,258					23,326							IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting										624	0	624	0		669	0	669	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										-347					-398							IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>										4,491					4,522							
TOTAL ASSETS										37,024					34,718							IAS 1.8(a), XI 6

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References																								
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>																											
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets																									
Financial assets at fair value through other comprehensive income																																																		
Debt securities																										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 1.31.44(b)
Loans and advances																										0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost																										5,213	31	0	-2	0	0	5,554	20	0	-3	0	0	5,554	20	0	-3	0	0	5,554	20	0	-3	0	0	Annex V Part 1.31.44(b)
Debt securities																										5,213	31	0	-2	0	0	5,554	20	0	-3	0	0	5,554	20	0	-3	0	0	5,554	20	0	-3	0	0	Annex V Part 1.31.44(b)
Loans and advances																																																		Annex V Part 1.31.44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen-Holding Niederösterreich-Wien

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading			164	167	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			32,541	30,148	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	Accounting Directive art 8(3)
Derivatives – Hedge accounting			633	584	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			-92	-100	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			114	109	IAS 37.10; IAS 1.54(l)
Tax liabilities			34	37	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			62	94	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>			0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>			<b>33,457</b>	<b>31,038</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>			<b>3,567</b>	<b>3,680</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>			<b>37,024</b>	<b>34,718</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen-Holding Niederösterreich-Wien

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives				797	751	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities			0	0	Annex V.Part 1.31
Deposits	Central banks			1,305	993	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			265	525	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			1,014	951	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			552	356	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			11,297	9,717	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits			4,749	4,606	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations			822	861	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits			259	257	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			3,353	3,234	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			2,233	2,299	ECB/2013/33 Annex 2.Part 2.9.1
	Households			5,047	5,142	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits			1,752	1,727	Annex V.Part 1.42(f), 44(c)	
Debt securities issued				9,682	9,229	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued				164	124	Annex V.Part 1.37
Other financial liabilities				22	22	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>				<b>33,338</b>	<b>30,899</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Raiffeisen-Holding Niederösterreich-Wien

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) 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		MULTIPLICATION FACTOR (ms) 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments																							
Of which: General risk																							
Of which: Specific risk																							
Equities																							
Of which: General risk																							
Of which: Specific risk																							
Foreign exchange risk																							
Commodities risk																							
Total																							
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	47	39	0	0	0	0							0	0	0	0							
Of which: General risk	46	38	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	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	47	39	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 CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

**2024 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach**

Raiffeisen-Holding Niederösterreich-Wien

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
<b>Consolidated data</b>	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property								
	of which: SME								
	Exposures in default								
Items associated with particularly high risk									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen-Holding Niederösterreich-Wien

		Standardised Approach							
		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 and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	7,335	7,698	9		4,909	5,260	9	
	Regional governments or local authorities	1,411	3,512	10		1,369	3,461	12	
	Public sector entities	738	618	17		805	676	19	
	Multilateral Development Banks	137	137	0		142	142	0	
	International Organisations	667	667	0		724	724	0	
	Institutions	6,562	6,012	126		6,328	5,807	122	
	Corporates	9,348	5,182	4,901		9,234	5,135	4,816	
	of which: SME	2,471	1,356	1,115		2,779	1,638	1,357	
	Retail	1,342	996	682		1,362	970	677	
	of which: SME	566	360	206		606	362	221	
	Secured by mortgages on immovable property	7,017	6,953	2,591		7,159	7,105	2,677	
	of which: SME	2,768	2,738	956		2,840	2,811	993	
	Exposures in default	454	317	343	118	387	257	319	112
	Items associated with particularly high risk	396	346	519		445	382	574	
	Covered bonds	888	888	62		1,071	1,071	73	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	8		10	10	14		
Equity	4,131	3,963	4,003		4,156	4,034	4,080		
Other exposures	527	527	369		548	548	378		
Standardised Total <sup>2</sup>	<b>40,958</b>	<b>37,821</b>	<b>13,641</b>	<b>334</b>	<b>38,649</b>	<b>35,582</b>	<b>13,770</b>	<b>277</b>	

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisen-Holding Niederösterreich-Wien

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	
(min EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted						
Consolidated data	Central banks and central governments											
	Institutions											
	Corporates											
	Corporates - Of Which: Specialised Lending											
	Corporates - Of Which: SME											
	Retail											
	Retail - Secured on real estate property											
	Retail - Secured on real estate property - Of Which: SME											
	Retail - Secured on real estate property - Of Which: non-SME											
	Retail - Qualifying Revolving											
	Retail - Other Retail											
	Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME												
Equity												
Other non credit-obligation assets												
IRB Total <sup>2</sup>												

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisen-Holding Niederösterreich-Wien

		IRB Approach									
		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 and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total <sup>2</sup>			0					0			

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Railfeisen-Holding Niederösterreich-Wien

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others																

**Notes and definitions:**

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

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

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

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

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

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

**Regions:**

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Raiffeisen-Holding Niederösterreich-Wien

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[ 0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		49	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		82	82	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		34	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		72	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	181	181	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	302	302	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	720	720	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Raiffeisen-Holding Niederösterreich-Wien

	As of 30/09/2023							As of 31/12/2023								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</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>2)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>4)</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>		On performing exposures <sup>3)</sup>	On non-performing exposures <sup>4)</sup>			
		Of which: defaulted	Of which Stage 3 <sup>5)</sup>			Of which: defaulted	Of which Stage 3 <sup>5)</sup>			Of which: defaulted	Of which Stage 3 <sup>5)</sup>					
mil. EUR																
Cash balances at central banks and other demand deposits																
Debt securities (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
Loans and advances (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
of which: small and medium-sized enterprises																
of which: Loans collateralized by commercial immovable property																
Households																
of which: Loans collateralized by residential immovable property																
of which: Credit for consumption																
DEBT INSTRUMENTS other than HFT																
OFF-BALANCE SHEET EXPOSURES																

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures  
Raiffeisen-Holding Niederösterreich-Wien

	As of 31/03/2024											As of 30/06/2024																	
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>2</sup>						Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>2</sup>					Collateral 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>3</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>														
		Of which: defaulted	Of which Stage 3 <sup>4</sup>	On non-performing exposures <sup>3</sup>			Of which: defaulted	Of which Stage 3 <sup>4</sup>	On non-performing exposures <sup>3</sup>																				
Of which Stage 1 <sup>5</sup>				Of which Stage 2 <sup>5</sup>	Of which Stage 1 <sup>5</sup>				Of which Stage 2 <sup>5</sup>																				
<b>(in € bn)</b>																													
Cash balances at central banks and other demand deposits	8,020	0	0	0	0	2	0	0	0	0	0	5,846	0	0	0	0	0	2	0	0	0	0	2	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,285	0	0	0	0	2	0	0	0	0	0	5,596	0	0	0	0	0	3	0	0	0	0	3	0	0	0	0	0	
Central banks	0	0	0	0	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	3,242	0	0	0	0	1	0	0	0	0	0	3,409	0	0	0	0	0	2	0	0	0	0	2	0	0	0	0	0	
Credit institutions	1,840	0	0	0	0	-1	0	0	0	0	0	1,977	0	0	0	0	0	-1	0	0	0	0	-1	0	0	0	0	0	
Other financial corporations	161	0	0	0	0	0	0	0	0	0	0	186	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	22	0	0	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>18,233</b>	<b>17</b>	<b>500</b>	<b>500</b>	<b>490</b>	<b>61</b>	<b>143</b>	<b>140</b>	<b>287</b>	<b>18,102</b>	<b>11</b>	<b>464</b>	<b>454</b>	<b>443</b>	<b>56</b>	<b>188</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	
Central banks	0	0	0	0	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	1,209	0	0	0	0	-1	0	0	0	1,280	0	0	0	0	-1	0	0	0	0	0	0	-1	0	0	0	0	0	0	
Credit institutions	2,088	0	1	1	1	2	1	1	1	1,820	0	1	1	1	2	1	1	1	1	1	1	2	1	1	1	1	1	1	
Other financial corporations	603	0	8	8	8	2	7	7	0	650	0	9	9	9	2	8	8	8	8	8	8	2	8	8	8	8	8	8	
Non-financial corporations	10,609	13	421	421	411	34	103	101	257	10,906	8	374	374	364	38	127	124	152	152	152	38	127	124	152	152	152	152	152	
of which: small and medium-sized enterprises	4,115	13	295	295	294	11	46	44	231	4,386	8	239	239	237	16	64	63	63	63	63	16	64	63	63	63	63	63	63	
of which: Loans collateralised by commercial immovable property	3,803	8	287	287	286	1	31	32	231	4,058	7	232	232	229	14	53	50	128	128	128	14	53	50	128	128	128	128	128	
Households	3,384	4	71	71	70	11	30	31	51	3,389	3	71	71	70	14	31	31	51	51	51	14	31	31	51	51	51	51	51	
of which: Loans collateralised by residential immovable property	2,731	3	34	34	34	3	5	5	29	2,743	2	34	34	34	4	5	5	29	29	29	4	5	5	29	29	29	29	29	
of which: Credit for consumption	108	1	11	11	11	2	8	8	0	110	1	11	11	11	2	8	8	0	0	0	2	8	8	0	0	0	0	0	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>31,818</b>	<b>17</b>	<b>500</b>	<b>500</b>	<b>490</b>	<b>65</b>	<b>143</b>	<b>140</b>	<b>287</b>	<b>29,341</b>	<b>11</b>	<b>464</b>	<b>454</b>	<b>443</b>	<b>61</b>	<b>188</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	<b>164</b>	<b>183</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>3,918</b>		<b>22</b>	<b>22</b>	<b>12</b>	<b>8</b>	<b>6</b>	<b>6</b>	<b>-1</b>	<b>3,996</b>		<b>24</b>	<b>23</b>	<b>11</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>-1</b>	<b>-1</b>	<b>-1</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>-1</b>	<b>-1</b>	<b>-1</b>	<b>-1</b>	<b>-1</b>	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative charges in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative charges in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 28.00 / F 29.00), 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) 2012/451 - IT5 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.

2024 EU-wide Transparency Exercise  
Forborne exposures

Raiffeisen-Holding Niederösterreich-Wien

	As of 30/09/2023				As of 31/12/2023			
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>	Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)								
Cash balances at central banks and other demand deposits								
Debt securities (including at amortised cost and fair value)								
Central banks								
General governments								
Credit institutions								
Other financial corporations								
Non-financial corporations								
Loans and advances (including at amortised cost and fair value)								
Central banks								
General governments								
Credit institutions								
Other financial corporations								
Non-financial corporations								
of which: small and medium-sized enterprises								
Households								
DEBT INSTRUMENTS other than HFT								
Loan commitments given								
QUALITY OF FORBEARANCE <sup>2</sup>								
Loans and advances that have been forborne more than twice <sup>3</sup>								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>								

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

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen-Holding Niederösterreich-Wien

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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)	302	116	51	48	171	42	486	220	86	80	286	97
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	3	3	3	0	0	5	4	4	4	0	0
Non-financial corporations	183	90	39	36	88	30	378	193	73	67	210	85
of which: small and medium-sized enterprises	107	38	13	12	70		258	110	29	24	188	
Households	114	22	10	8	82	11	102	23	10	9	76	12
<b>DEBT INSTRUMENTS other than HFT</b>	<b>302</b>	<b>116</b>	<b>51</b>	<b>48</b>	<b>171</b>		<b>486</b>	<b>220</b>	<b>86</b>	<b>80</b>	<b>286</b>	
Loan commitments given	23	5	2	2	0	0	21	5	2	1	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>2</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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Raiffeisen-Holding Niederösterreich-Wien

(min EUR)	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024			
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
	Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment		
	of which: defaulted			of which: defaulted				of which: defaulted		of which: defaulted			of which: defaulted			
A Agriculture, forestry and fishing								27	0	0	0	0	26	0	0	0
B Mining and quarrying								3	0	0	0	0	3	0	0	0
C Manufacturing								819	77	77	816	43	0	823	64	64
D Electricity, gas, steam and air conditioning supply								224	2	2	224	0	0	211	2	2
E Water supply								31	1	1	31	0	0	28	0	0
F Construction								364	32	32	363	14	0	375	36	374
G Wholesale and retail trade								725	18	18	650	9	0	659	37	37
H Transport and storage								83	0	0	83	0	0	89	0	0
I Accommodation and food service activities								188	79	79	188	5	0	198	7	105
J Information and communication								74	2	2	74	1	0	79	2	2
K Financial and insurance activities								63	0	0	63	0	0	58	0	0
L Real estate activities								6,726	178	178	6,720	38	0	6,907	194	194
M Professional, scientific and technical activities								1,173	20	20	1,187	18	0	1,149	20	1,133
N Administrative and support service activities								259	1	1	259	1	0	207	1	1
O Public administration and defence, compulsory social security								16	0	0	16	0	0	16	0	0
P Education								2	0	0	2	0	0	2	0	0
Q Human health services and social work activities								83	0	0	58	1	0	82	0	0
R Arts, entertainment and recreation								40	2	2	40	2	0	38	2	2
S Other services								27	0	0	27	0	0	26	0	0
Loans and advances								10,969	421	421	10,440	137	0	10,956	374	374

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.