

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	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	4,367	5,005	4,959	4,975	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,367	5,005	4,959	4,975	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,367	5,005	4,959	4,975	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,367	5,005	4,959	4,975	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,821	5,403	5,370	5,392	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,821	5,403	5,370	5,392	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	30,133	30,237	30,386	30,934	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	30,133	30,237	30,386	30,934	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.49%	16.55%	16.32%	16.08%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.49%	16.55%	16.32%	16.08%	(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	14.49%	16.55%	16.32%	16.08%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.49%	16.55%	16.32%	16.08%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	16.00%	17.87%	17.67%	17.43%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.00%	17.87%	17.67%	17.43%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,925	46,904	47,130	47,755	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	9.11%	10.67%	10.52%	10.42%	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	4,367	5,005	4,959	4,975	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,367	5,005	4,959	4,975	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	47,925	46,904	47,130	47,755	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	47,925	46,904	47,130	47,755	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.11%	10.67%	10.52%	10.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.11%	10.67%	10.52%	10.42%	[A.2]/[B.2]	



Ebal | Europeans | Bursking | 2024 EU-wide Transparency Exercise | Capital | Railfeisenbankergruppe OO Verbund «Cen

		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	4,821	5,403	5,370	5,392	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,367	5,005	4,959	4,975	C 01.00 (r0020,c0010)	Article 50 of CFFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,033	1,033	1,033	1,033	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	4,295	4,849	4,849	4,849	C 01.00 (0110,c0010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-438	-414	-446	-418	C 01.00 (0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (40200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	16	16	16	16	C 01.00 (40220,c0010)	Artische B4 of CFRR
	A.1.7	Adjustments to CET1 due to prudential filters	-26	-21	-23	-17	C 01.00 (40250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-104	-85	-103	-104	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-9	4	-4	-4	C 01.00 (x0370,c0010)	Articles SE(1) point (c) and 38 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (40380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (40390,c0010)	Assician 4(100), 36(1) point (e) and 41 of CRR
	A1.12	(-) Defined denient personn und assess (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Acticies 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Recuprocar cross recoungs in CET 2 Capital (-) Excess deduction from AT1 Rems over AT1 Capital	-25	-25	-25	-25	C 01.00 (r0440,c0010)	Acticle 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [r0450,c0010] + C 01.00 [r0450,c0010] + C 01.00 [r0470,c0010] + C 01.00 [r0471,c0010] +	Actions 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articless 36(1) point (k) (ii), 243(1) point (k), 244(1) point (
	A1.14		0	0	0	0	C 01.00 (0470,0010) + C 01.00 (0471,0010)+ C 01.00 (0472,0010) C 01.00 (0460,0010)	point (b) and 250 of CRR, Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1 A.1.15	Of which: from securitisation positions (-) (-) Holdings or CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3), and 79 of CRR
	A1.15	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38: Articles 46(1) point (a) and 46(2) of CPR
		(-) Deductions DIAs that rety on nuture profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	-248	-196	-157	-176	C 01.00 (03400,c0010)	Anticies 36(1) point (c) and 36; Anticies 46(1) point (s) and 46(2) or Livel Acticles 4(27); 36(1) point (l), 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.17	significant investment (-) Amount exceding the 17.65% threshold					C 01.00 (05500,00010)	
	A1.18	(-) Amount exceeding the 17.65% threshold (-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CPR
	A.1.18A		-19	-19	-53	-52		Acticle 36(1), point (m) and Article 47c CRR Acticle 36(1), point (m) and Article 132c(2) CRR Acticle 36(1), point (m) and Article 132c(2) CRR
	A.1.18B		0	0	0	0	C 01.00 (49514,c0010)	
	A.1.18C		0	0	0	0	C 01.00 (+0515,c0010)	Article 36(1), point (i) CRR
	A1.19		0	0	0	0	C 01.00 (40524,c0010)	Atticle 3 CRR
	A1.20		-109	-127	-127	-127	C 01.00 (+0529,c0010)	·
	A1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.1.26)	•
	A.1.21.1		0	0	0	0	C 01.00 (x9220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (x9520,c0010)	Articles 459 to 472, 478 and 481 of CRR.
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (+0530,c0010)	Article 61 of CFR
	A.2.1		2	2	2	2	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010) C 01.00 (r0800,c0010) + C 01.00 (r0700,c0020) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A.2.3		-2	-2	-2	-2	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,367	5,005	4,959	4,975	C 01.00 (x0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	454	398	410	418	C 01.00 (x9750,c0010)	Article 73 of CFR
	A4.1		498	442	454	461	C 01.00 (x0760,c0010) + C 01.00 (x0690,c0010) C 01.00 (x0910,c0010) + C 01.00 (x0620,c0010) +	
	A.4.2		-44	-44	-44	-44	C 01.00 (49900,c0010) + C 01.00 (40940,c0010) + C 01.00 (49950,c0010) + C 01.00 (40955,c0010)+ C 01.00 (49970,c0010) + C 01.00 (40974,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	30,133	30,237	30,386	30,934	C 02.00 (40010,c0010)	Articles 50(3), 26, 95 and 96 of CRIR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (40010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.49%	16.55%	16.32%	16.08%	CA3 (1)	-
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.49%	16.55%	16.32%	16.08%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transisional period)	16.00%	17.87%	17.67%	17.43%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (Mily loaded)	4,367	5,005	4,959	4,975	[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	<u> </u>
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (ARTIO (fully loaded)	14.49%	16.55%	16.32%	16.08%	A 2.4+MN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-6.1)	•
Fully loaded ¹	F	Adjustments to CETs due to IFRS 9 transitional arrangements	0	16.56%	0	0	C 05.01 (10440,c0010)	
	F	Adjustments to AE 12 due to IFAS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	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 (10440,00030)	
	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 (10440,0000)	
	1	Acquiring included in reway and in 1965 a transitional art angenhants	U	0	U	U	C 02.02 (59660,C0069)	



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) 1	28,266	28,167	28,163	28,900	C 02.00 (m0440, c0010) +(C 07.00 (m0400, c0220, s001) + C 07.00 (m110, c0220, s001) + C 07.00 (m130, c0220, s001) + C 08.01 (m040, c0200, s001) + C 08.01 (m040, c0200, s002) + C 08.01 (m050, c0200, s002) + C 08.01 (m0500, s002) + C 08.01 (m0500, s002) + C 08.01 (m0500, s002) + C 08.
Of which the standardised approach	28,266	28,167	28,163	28,900	C 02.00 (r0060, c0010)-(C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	156	109	125	128	C07A0 (6090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (6130, c0220, s001) + C08.01 (6040, c0280, s002) + C08.01 (6050, c0280, s002) + C08.01 (6050, c0280, s002) + C08.01 (6050, c0280, s002) + C02.00 (6480, c0010)]
Credit valuation adjustment - CVA	62	58	64	53	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	102	111	241	60	C 02.00 (r0520, c0010)
Of which the standardised approach	102	111	241	60	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 (0010, c0801)*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 (r0680, c0010)
Operational risk	1,547	1,792	1,792	1,792	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,547	1,792	1,792	1,792	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	30,133	30,237	30,386	30,934	

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

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



P&I

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,462	2,084	528	1,120
Of which debt securities income	50	69	19	38
Of which loans and advances income	932	1,310	340	700
Interest expenses	1,036	1,476	388	823
(Of which deposits expenses)	548	771	210	417
(Of which debt securities issued expenses)	178	244	65	130
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	69	0	11
Net Fee and commission income	113	153	45	76
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	3	4	0	2
Gains or (-) losses on financial assets and liabilities held for trading, net	17	56	21	-8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	20	-34	7	21
Gains or (-) losses from hedge accounting, net	-2	0	1	3
Exchange differences [gain or (-) loss], net	7	10	-21	5
Net other operating income /(expenses)	178	262	55	119
TOTAL OPERATING INCOME, NET	768	1,128	248	525
(Administrative expenses)	380	527	130	283
(Cash contributions to resolution funds and deposit guarantee schemes)	14	22	4	2
(Depreciation)	57	79	21	42
Modification gains or (-) losses, net	5	4	0	-1
(Provisions or (-) reversal of provisions)	10	15	0	1
(Payment commitments to resolution funds and deposit guarantee schemes)	5	0	0	0
(Commitments and guarantees given)	5	14	0	1
(Other provisions)	0	1	0	0
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	73	228	24	47
(Financial assets at fair value through other comprehensive income)	-2	-2	0	0
(Financial assets at amortised cost)	75	230	24	47
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	43	-38	56	98
(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	420	377	100	241
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	616	678	114	292
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	561	612	100	256
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	561	612	100	256
Of which attributable to owners of the parent	551	603	98	252

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
			Fair value hierarch				Fair value hierarchy			ı	Fair value hierarch			1	Fair value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	9,490				8,180				8,186				8,765				IAS 1.54 (I)
Financial assets held for trading	633	4	629	0	665	0	665	0	614	5	609	0	553	5	548	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,824	1,137	197	489	1,857	1,176	161	520	1,833	1,150	151	532	1,838	1,151	144	542	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	96	23	0	73	91	14	0	77	89	14	0	75	85	12	0	72	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,338	3,106	231	0	3,458	3,241	217	0	3,433	3,215	218	0	3,480	3,262	218	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	28,410				28,029				28,045				27,818				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	828	0	828	0	667	0	667	0	635	0	635	0	632	0	632	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	-532				-345				-351				-368				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,427				4,573				4,612				4,673				
TOTAL ASSETS	48,514				47,175				47,097				47,476				IAS 1.9(a), IG 6

⁽I) 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 30/0	16/2024			
		Gross carry	ring amount ⁽²⁾		Acı	umulated impairmen	ıt ⁽²⁾	Gr	oss carrying amour	nt ⁽²⁾	Accu	ımulated impairme	ent ⁽²⁾	Gro	ss carrying amount	(2)	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector		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	initial recognition	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	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,616	0	0	-2	0	0	3,605	0	0	-2	0	0	3,579	20	0	-1	0	0	3,664	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		81	8	0	0	-1	0	79	8	0	0	-1	0	78	8	0	0	-1	0	76	8	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	23,870	3,855	1,080	-78	-91	-334	23,108	4,037	1,400	-73	-113	-440	23,039	4,110	1,388	-80	-112	-405	23,057	3,743	1,504	-67	-86	-435	Annex V.Part 1.32, 44(a)

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

⁽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

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

(mar EOri)					•
		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 liabilities held for trading	588	610	534	498	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,550	1,608	1,433	1,324	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	39,262	38,086	38,137	38,453	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	984	658	663	688	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-27	26	13	-3	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	214	221	220	221	IAS 37.10; IAS 1.54(I)
Tax liabilities	112	137	149	165	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	309	233	286	320	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	42,991	41,579	41,433	41,667	IAS 1.9(b);IG 6
TOTAL EQUITY	5,523	5,595	5,663	5,809	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	48,514	47,175	47,097	47,476	IAS 1.IG6

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



Breakdown of liabilities

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)

			Carrying	amount		
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		1,572	1,268	1,196	1,186	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	2,654	1,044	98	51	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	24	23	98	51	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,626	1,560	1,616	1,956	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	513	449	418	634	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,270	13,825	14,130	14,351	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	5,124	5,424	5,715	5,607	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,827	1,678	1,576	1,569	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	721	857	706	672	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,131	5,834	6,423	6,274	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,095	3,018	2,980	3,025	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,638	4,744	4,798	4,822	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,336	2,025	1,939	1,959	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,581	10,926	10,844	10,671	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	844	857	799	810	Annex V.Part 1.37
Other financial liabilities		84	83	85	82	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		42,384	40,962	40,766	40,963	



Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

	SA						М									IM						
			VaR (Memorano	dum item)	STRESSED VaR (Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VARAVE)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVøRt- 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 (V∂Rt- 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
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	101	111	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	94	107	0	0	0	0							0	0	0	0						
Equities	4 0	0	0	0	0	0							ů	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	102	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	٥	0	0
Total			,	,		·															_ ,	_
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
Traded Debt Instruments	112	60	0	0	0	0							0	0	0	0						
Of which: General risk	108	59	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	1	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	129	0	0	0	0	0							0	0	0	0						
Commodities risk Total	241	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	241	- 00			U	U				•	,	۰		U							•	

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 30/09/2	023			As of 31/	12/2023						
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions*	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(minESR, %) Central dovernments or central banks	6,739	7.912	79		5,628	6.785	69						
	Regional governments or central paries	737	1,068	102		731	1,144	107						
	Public sector entities	582	411	42		671	406	43						
	Multilateral Development Banks	83	95	0		82	82	0						
	International Organisations	154	154	0		154	154	0						
	Institutions	9,091	8,823	1,392		9,357	8,988	1,550						
	Corporates	22,614	16,132	15,503		22,142	15,618	14,978						
	of which: SME	2,861	2,129	1,740		2,882	2,176	1,779						
	Retail	2,662	2,033	1,241		2,702	2,060	1,255						
Consolidated data	of which: SME	2,043	1,626	936		2,118	1,690	971						
Consolidated data	Secured by mortstates on immovable property	8,041	7,958	3,229		7,874	7,792	3,221						
	of which: SME	1,947	1,918	697		1,894	1,863	681						
	Exposures in default	1,102	741	829	265	1,453	856	1,033	46					
	Items associated with particularly high risk	1,136	1,001	1,502		1,041	963	1,354						
	Covered bands	820	818	74		220	208	92						
	Claims on institutions and corporates with a ST credit assessment	877	0 872	0 251		929	926	200						
	Collective investments undertakings (CRII)	4.038	3.222	3.102		3.932	3.165	3.085						
	Equity	1,120	1,120	3,302		1,359	1,359	1,230						
	Other exposures Standardised Total ²	1,120	52,359	28.422	1.227	52,044	1,339	28,275	1.47					
	Standardised lotal	Criginal exposure, unlike Exposure value, is re					51,244	20,275	1,47					

Standardised Approach		
As of 30/09/2023 As of 31/1	12/2023	
Cognitioners* ExposerValue* Risk copours amount Value departments and Organitizations* ExposerValue*	Risk exposure amount	
5,494 6,609 0 4,294 5,304		
481 812 71 474 887	75	
533 227 41 622 234	42	
	0	

	(min EUR, %)	Original Exposure [®]	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,494	603,3	0		4,394	5,504		
	Regional sovernments or local authorities	481	812	71		474	887	75	
	Public sector entitles	533	227	41		622	234	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,975	7,874	328		8,172	7,979	360	
	Corporates	14,061	9,012	8,757		13,465	8,426	8,207	
	of which: SME	1,762	1,212	224		1,617	1,116	914	
	Retail	1,225	729	484		1,189	690	457	
AUSTRIA	of which: SME	661	369	215		649	351	203	
AUSTRIA	Secured by mortgages on immovable property	5,757	5,688	2,255		5,751	5,685	2,258	
	of which: SME	1,476	1,452	510		1,433	1,409	500	
	Exposures in default	453	265	310	107	660	330	359	235
	Items associated with particularly high risk	495	432	648		531	462	694	
	Covered bonds	459	458	22		484	483	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	307	305	67		320	310	69	
	Equity	3,908	3,093	3,062		3,808	3,059	3,050	
	Other exposures	1,117	1,117	934		1,359	1,359	1,230	
	Standardised Total ²				1,019				1,109
		⁽⁴⁾ Original exposure, unlike Exposure value, is r	eported before taking into account	any effect due to credit conversion	factors or credit risk mitigation tech	niques (e.g. substitution effects).			

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ²	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(minEUR, %)								
	Central governments or central banks	14	41			34	40		
	Resional sovernments or local authorities	20	22	0		101	101 127		
	Public sector entities	3	138	1		3	127	1	
	Multilateral Development Banks								
	International Ordanisations	94		0					
	Institutions	94 5.835	85 4.425	17 4.302		80 5,905	72 4.484	14	
	Corporates	5,835	4,425	4,302 531		5,905	4,484 753	4,344	
	of which: SME	810 335	649 255	531 151		904 337	753 253	619 148	
	Retail	310	235	137		320	239	135	
GERMANY	of which: SME	1,888	1,679	870		1.790	1.778	820	
	Secured by mortilates on immovable property of which: SME	447	446	179		438	431	173	
	of which: SME Exposures in default	495	381	456	91	564	369	482	
	Exposures in default Items associated with particularly high risk	501	533	800	,,	473	404	605	
	Items associated with particularly high risk Covered bonds	67	61			79	79		
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0					
	Collective investments undertakings (CIU)	23	23	1		24	24	2	
	Equity	24	24	24		20	20	20	
	Other exposures	- 3	3	3					
	and the second				135				

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjustr	Teets.			
					Standardised Ap	proach			
			As of 30/09/2	023		As of 31/12/2023			
		Original Exposure ²	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks								
	Resional sovernments or local authorities Public sector entities								
	Multilateral Development Banks								
	International Ordanisations			0			0		
	Institutions	550	555	893		530	529	963	
	Corporates	869	709	771		941	824	807	
	of which: SME	117	105	88		115	105	88	
	Refail	130	113	65		124	111	64	
CZECH REPUBLIC	of which: SME	127	111	63		121	109	62	
CZECH NEPUBLIC	Secured by mortstates on immovable property	143	138	65		124	121	57	
	of which: SME	7	6	3		9	8	3	
	Exposures in defautt	9	8	12	2	8	7	10	
	Items associated with particularly high risk	30	30	45		31	31	47	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0	
	Collective investments undertakings (CIUI)								
	Equity	95	95	6		94	76	5	
	Other exposures			U			U		

Standardized Approach As of 2019/0002 As of 2019/0002 Oughet Exposure* Exposure Yaline* Plat argument amount professor Oughet Exposure* Exposure Yaline* Exposure Yaline* Oughet Exposure* Exposure Yaline* Oughet Exposure* Oughet Exposu	
Original Exposure Vision Exposure Vision This exposure amount Vision adjoint entered Original Exposure Vision This exposure amount PROSER (V)	
Original Exposure* Exposure Vision* Risk septorer armount productes* Original Exposure* Exposure Vision* Risk septorer armount productes*	
	Value adjustments and provisions ²
Martin decomments 1 incl with retries 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0 0 5 5 7 7 7 7 7 10
ROMANIA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Other executors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	Raiffeisenbankengruppe OO Verbund eGen								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	80	105	21		80	106	21	
	Regional governments or local authorities						0		
	Public sector entities						0		
	Multilateral Development Banks International Organisations								
	International Organisations Institutions	20				31			
	Corporates	142	123	118		100	82	77	
	of which: SME	29	26	20		30	25	20	
	Retail	402	393	225		473	462	264	
	of which: SME	402	393	225		472	462	264	
POLAND	Secured by morbiasies on immovable property			0			0		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	15	22	9	29	17	23	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	31	31	7		35	35	8	
	Equity	3	3	3		4	4	4	
	Other exposures	0		0		0	0		
	Standardised Total ²				13				15

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)	195	201			174	180		
	Central dovernments or central banks Regional governments or local authorities		201				0	·	
	Public sector entities	45	45	0		45	45	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	15	3		24	23	5	
	Corporates	205	200	199		127	119	119	
	of which: SME	1	1	1		1	1	1	
	Retail: of which: SME								
FRANCE	Secured by mortifales on immovable property			0			0		
	of which: SME			0			0		
	Exposures in default	7		0	1	7	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	61	60	6		152	152	15	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	79	79	16		88	88	18	
	Equity			0			0		
	Other exposures	٥							
	Standardised Total ²				2				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	Intel SUR. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Comit in momentum or untited bands Falls self-self-self-self-self-self-self-self-	30 0 0 0 3 3 1 1 1 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3	35 0 0 0 0 274 14 14 2 4 9 6 0 2 13 13 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 271 11 13 3 2 2 3 3 2 4 4 4 4		35 0 0 0 646 74 4 20 2 2 2 2 2 2 3 6 6 6 6 6 6 6 7 6 6 6 7 6 7 7 8 7 8 7 8	355 0 0 0 400 64 43 3 10 5 0 2 2 3 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 7 7 8 8 8 8	0 0 0 0 323 34 3 3 3 3 3 2 3 3 3 3 4 4 4 3 3 3 3	
i	Standardised Total				6				7

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ⁶	Exposure Velue	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	(minEUR, %) Central governments or central banks		20	10		20	20		
	Regional governments or local authorities	20	20				20		
	Public sector entities	o o		0			0		
	Multilateral Development Banks			0			0		
	International Organisations			0			0		
	Institutions	2	2	2		3	3	1	
	Corporates	123	122	120		122	120	118	
	of which: SME	7	7	6		9	9	7	
	Retail	174	171	100		181	177	104	
CROATIA	of which: SME	161	158	91		168	165	94	
CHUATIA	Secured by mortstates on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	27	40		34	26	22	
	Items associated with particularly high risk	2	4	6		3	3	5	
	Covered bonds	9							
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CRU)	- 1	3	2		4	4		
	Equity								
	Other exposures	Ů		v			U		

		(2) local value adjustments and provisions per c	ountry or counterparty excuses to	ose for securitisation exposures bu	incualis general creatrisk aquis	THEEL.				
					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)		Α.							
	Central sovernments or central banks Resignal sovernments or local authorities	0		0			0			
	Public sector entities			0			0			
	Multilateral Development Banks	0		0			0			
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	130	113	113		115	96	98		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
LUXEMBOURG	of which: SME						0			
	Secured by mortalistics on immovable property	211	211	92		166	166	62		
	of which: SME Exposures in default	,			,	63	67	57		
	Items associated with particularly high risk	â		0						
	Covered bands	, i	·			,				
	Claims on institutions and corporates with a ST credit assessment	0		0			0			
	Collective investments undertakings (CIU)	0		0			0	0		
	Equity	3	3	3		3	3	3		
	Other exposures	0		0						
	Standardised Total ²				2					

					Standardised Ap	proach			
			As of 30/09/2	023				/12/2023	
	(min EUR, N)	Originat Esposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Resional sovernments or local authorities	104 0	104 0	0		103	103	0	
	Public sector entities Multilateral Development Banks International Organizations	0	0	0		0	0	0	
	instructions described a Constitution a Constitution a Constitution a Constitution and Cons	1	1 97	0 96		1 97	1 91	0	
	of which: SME Retail of which: SME	0	1	1 0		0	1 0	1 0	
ITALY	of which: SMC Secured by morbiales on immovable property of which: SMC	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0		0 0 15	0	0	0	0	0
	Covered bands Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRII)	0 38	0 38	0 12		0 36	0 36	0	
	Equity Offer exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original esposure, unlike Exposure value, is n			1				1

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central sovernments or central banks	5,780	6,959	65		6,406	7,537	68	
	Regional governments or local authorities	674	1,040	105		621	909	20	
	Public sector entities	634	396	43		605	365	39	
	Multilateral Development Banks	83	83	0		63	63	0	
	International Organisations	134	133	0		153	153	0	
	Institutions	9,378	8,852	1,497		9,308	8,714	1,448	
	Corporates	22,192	25,796	15,183		21,838	15,469	14,868	
	of which: SME	2,902	2,224	1,819		3,044	2,400	1,977	
	Retail	2,661	2,036	1,233		2,706	2,065	1,248	
Consolidated data	of which: SME	2,103	1,677	964		2,161	1,718	268	
CONSCIUDING UNIO	Secured by mortalases on immovable property	7,829 2,065	7,743 2,034	3,176		7,494 1,952	7,408 1,917	3,031 707	
	of which: SME			751					
	Exposures in default	1,389 1,034	850 912	983 1.368	428	1,184 2,033	695 1.804	850 2,706	362
	Items associated with particularly high risk	1,034	1,121	1,300		2,033	1,004	2,706	
	Covered bonds	1,122	1,121	100		1,188	1,186	107	
	Claims on institutions and corporates with a ST credit assessment	921	928	256		962	979	256	
	Collective investments undertakings (CIU)	4,060	3.293	3,215		4.194	3.426	3.347	
	Equity Other emouses	1,000	1,212	1,062		1,180	1,180	3,347	
	Other exposures Standardised Total ²	59,103	51,366	28,289	1.422	1,100	52.016	29,028	1.381
	Standardised Total:	59,103						29,028	1,381

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(min D.R. N)	Original Exposure ⁶	Exposure Value ⁴	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	4,563	5,686	0		5,118	6,195	0	
	Regional governments or local authorities	439	805	75		426	774	75	
	Public sector entities	585	233	42		555	213	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	Mutiliateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	8,190	7,912	379		8,248	7,885	366	
	Corporates	13,644	8,661	8,442		13,323	8,290	8,105	
	Corporates of which: SME	1,614	1,142	939		1,565	1,103	207	
	Retail	1,153	672	465		1,149	653	432	
AUSTRIA	of which: SME	634	349	203		645	342	199	
AUSTRIA	Secured by mortgages on immovable property	5,561	5,494	2,163		5,610	5,542	2,190	
	of which: SME	1,411	1,388	488		1,464	1,438	513	
	Exposures in default	622	339	385	229	642	352	405	227
1	Items associated with particularly high risk	533 569	475	713		754	660	290	
	Covered bonds Claims on institutions and comprehes with a ST credit assessment		568	29		588	588	31	
	Claims on institutions and corporates with a ST credit assessment	۰	0	0		0	0	0	
1	Collective investments undertakinss (CIUI	317	326	70		351	351	72	
1	Equity	3,934	3,285	3,178		4,070	3,321	3,312	
1	Other exposures	1,212	1,212	1,062		1,180	1,180	962	
	Standardised Total ²				1,035				1,090

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(minDLR, N)	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Expanse ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	17	42	0		15	33	0	
	Regional governments or local authorities	89	89	0		79	79	0	
	Public sector entities	4	119	1		4	105	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	83	75	15		76	65	12	
	Corporates	5,835	4,458	4,326		5,740	4,428	4,275	
	of which: SME	917	764	628		1,041	893	743	
	Retail	333	245	143		337	252	148	
GERMANY	of which: SME	319	233	135		321	239	138	
OLIVINI	Secured by mortalisies on immovable property	1,904	1,890	859		1,597	1,581	719	
	of which: SME	630 528	623 352	254		481	472 171	192	
	Exposures in default	528	352 401	381	145	306 1,203	171	193	129
	Items associated with particularly high risk	464	401	601		1,203	1,074	1,611	
	Covered bonds	80	79	8		90	90	9	
	Claims on institutions and corporates with a ST credit assessment	24	24				24		
	Collective investments undertakings (CIU)	24	20	20		24	24	20	
	Equity	20	20	20		20	20	20	
	Other exposures								
	Standardised Total ²				225				224

					Standardisc	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minDUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CZECH REPUBLIC	Check growtenstee or with stack Parks care of an district Parks care Parks care of an district Parks care Parks care of an district Parks care of an	0 0 0 0 485 888 1118 114 124 9 3 2 2 0 0 0	0 0 0 0 425- 812- 200- 200- 200- 200- 31- 0 0 0 0 0 0 0 75- 6	0 0 0 0 225 225 22 22 23 3 11 47 0 0 0 0 0		0 0 0 0 0 511 884 177 120 118 85 1 1 2 3 0 0 0 0	0 0 0 0 500 810 123 1207 105 84 1 1 8 8 0 0 0 0	0 0 0 0 9465 7884 1217 620 600 0 0 111 984 0 0 0 0 0 0	·
1	Standardised Total ²				25				22

Team contained with particularity from containing and containing			(2) Total value adjustments and pro							
Compared Section Compared Se						Standardis	ed Approach			
Commission Com				As of 31	03/2024			As of 30	/06/2024	
Commission of control classics 41		INCOLUE NA	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	
Other empirities 0 0 0 0 0	ROMANIA	Count of memory and control banks Applied accommons on an all anthons and applied accommons on an all anthons and applied accommons on a second and applied accommons accommon accommon	227 129 387	212 121 362	0 0 0 17 184 94 203		131 414	213 223 385 381 0 0 37 0	185 95 221	19

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Standardised Approach															
					Standardis	ed Approach										
				03/2024			As of 30	106/2024								
	IntelDAR, No	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²							
POLAND	Control accessment or enterthalms Pails select on officers Pails select on officers Pails select on officers International Control I	73 0 0 0 2 22 103 127 474 474 0 0 0 0 0 0 0 0	201 0 0 0 0 3 86 24 483 3 0 0 0 0 0 0 2 0 2 5 5 5 5 5 5 6 5 7 5 7 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12	76 0 0 0 0 0 29 111 111 474 474 0 0 0 0 0 0	101 0 0 0 0 3 33 226 603 0 0 0 0 0 0 0 0 403 0 0 0 0 0 0 0 0 0	20 0 0 0 1 1 22 255 265 265 265 265 265 265 265 265	13							
	Standardised Total ²				34		34									

		Standardised Approach											
					Standardise	ed Approach							
				03/2024			As of 30	/06/2024					
	(min D.R. N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²				
FRANCE	Control comments or enthrol selection of the control c	175 0 53 65 27 97 97 11 0 0 0 11 11 12 13 14 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	351 0 0 0 0 0 0 277 88 0 0 1 1 0 0 0 0 228 0 0 278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 88 88 80 0 1 1 0 0 0 0 1 2 1 2 1 1 1 1 1 1 1 1		173 0 0 0 0 22 104 0 1 1 0 0 0 1 1 0 0 0 2 1 1 0 0 0 0 0 0	176 0 45 45 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Standardised Total ²				3				3				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(mbsDJR, No	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVAKIA	Count of memorinary or software in a state of a state o	20 0 0 0 0 0 447 7 5 4 9 2 2 2 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0	50 0 0 0 0 444 44 5 4 9 9 2 2 2 2 2 2 2 2 2 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	50 0 0 0 433 5 5 8 8 8 1 1 1 2 4 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 0 0 0 0 40 5 5 8 8 9 4 12 2 2 2 2 3 4 2 6 6 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				7		·		6

					Standardis	ed Approach							
			As of 31	03/2024			As of 30	/06/2024					
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²				
	(min EUR, %) Central governments or central banks	20	20	0		30	30						
	Regional governments or local authorities		0										
	Public sector entities		0	0				0					
	Multilateral Development Banks		0	0		0	0	0					
	International Organisations		0	0		0	0	0					
	Institutions	4	4	4		3	3	3					
	Corporates	124	121	119		127	124	121					
	of which: SME	9	9	7		14	14	10					
	Retail	186	180	105		198	192	112					
CROATIA	of which: SME	174	269	27		187	181	104					
CHONIIA	Secured by mortalistics on immovable property		0	0		0	0	0					
	of which: SME		0	0		0	0	0					
	Exposures in default	40	31	46		43	35	51					
	Items associated with particularly high risk	3	3	5		3	3	5					
	Covered bonds	۰	0	0		0		0					
	Claims on institutions and corporates with a ST credit assessment	°		0		0							
	Collective investments undertakines (CIU)		4	0		4	4	0					
	Equity	°.		0		0		0					
	Other exposures		0	0									

					Standardised Approach												
					Standardis	ed Approach											
			As of 31	03/2024			As of 30	/06/2024									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
	(min EUR, %) Central governments or central banks		0	0		0											
	Regional governments or local authorities		0	0		0	0	0									
		0	0	0		0	0	0									
	Public sector entities Multiluteral Development Banks		0	0		0	0	0									
	International Organisations	0	0	0		0	0	0									
	Institutions	1	1	0		8	8	2									
	Corporates	117	113	113		131	119	119									
	of which: SME	0	0	0		0	0	0									
	Retail		0	0		0		0									
LUXEMBOURG	of which: SME	167	257	0		167	167	0									
	Secured by mortifacies on immovable property of which: SME	167	207	/0		107	107	70									
	of which: SME Exposures in default				,												
				0	,	0											
	Hems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0		0									
	Collective investments undertakings (CIU)	0	0	0		0	0	0									
	Equity	3	3	3		3	3	3									
	Other exposures			0				0									
	Planeterdiend Years																

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min DJF, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control amountment of control made in Parket control made in an administration of Parket control made in a control made in Parket control made in the co	104 0 0 0 0 1 1 90 0 0 0 0 0 0 0 0 0 0 0 0	204 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 3 1 1 0 0 0 0 0	·	203 0 0 0 0 1 1 221 2 2 0 0 0 0 0 0 0 0 0 0	203 0 0 0 1 1 115 13 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 0	0 0 0 0 1 1 15 1 1 0 0 0 0 0 1 1 1 1 1 1	0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	* '		Exposure Value ¹			Value adjustments
	(mtn EUR, %6)		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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

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



Credit Risk - IRB Approach

			IRB Approach										
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	il Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

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



General governments exposures by country of the counterparty

						Raiffei	senbankengruppe OÖ Verb	ound eGen						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0·3M[[3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	136 109 60 231 138 159 388 1,122	137 108 61 233 146 160 373			90 39 21 120 70 11 80	45 66 35 108 66 139 292 751	0 0 0 0 0 129 128	0 0 0 0 0 0 0 830	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 6 0 0 1 1 2		433
Total Tota	Belgium	0 0 10 20 31 11 20 40	0 0 10 20 30 10 18 32 119		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 20 30 10 18 32 119	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 0		137
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria	4 10 0 0 22 23 0 20	4 10 0 0 23 0 15	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 10 0 0 23 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		29
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз	9	0 0 0 5 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 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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] [5Y-10Y] [5Y-10Y] Total	Czech Republic	0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Denmark													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		



General governments exposures by country of the counterparty

	(min EUR)			On balance sh	neet	Dire	As of 31/12/2023 ct exposures							
	(min EUR)			On balance sh	nont	Dire	ct exposures							
	(mln EUR)			On balance sh	nont									
					icci				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	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] 13M - 17I 13Y - 2YI 2Y - 3Y 3Y - 5Y 10Y - more Total	Finland	3	0 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 10 10 10 10 10 10 10 10 10 10 10 10	0		0 0 0	0 0 0 0	0 0 0 0 0	1 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	France	2 2 4 4 4 6	21 20 5 5 5 44 40 9 39 8 58	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 21 0 20 0 5 5 0 44 40 0 39 0 58	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		
To - 3MT 13M - 3YT 13Y - 3YT 13Y - 5YT 13Y - 5YT 13Y - 10YT 14Y - more Total	Germany	3 2 1 4	33 21 1 10 2 2 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 30 0 20 0 0 9 0 0 37 0 0 86	3 1 1 1 2 5 7 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	21	3 0 0 0 0 1 18	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone	Greece									·		J		
	Hungary		4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 4 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	33 6 5 5 2 2 2 2 2 3 186	4 3 36 36 36 36 36 36 36 36 36 36 36 36 3	0 0 0 0 0		0 4 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		2
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - mone Total	italy	160 111 10 44 45 55	18 0 0 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0		0 148 0 0 18 0 0 0 10 0 0 10 0 0 44 0 0 52 0 0 224	0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 3 0 0 0 0		



General governments exposures by country of the counterparty

						Hame	As of 31/12/2023	June Coch		_				
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off bala	ice sheet	
	(mar Edily					sets by accounting portfolio		Derivatives with pos			n negative fair value		neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [5Y-10Y [10Y-more	Latvia	6 5 5 3 3 10 10 15 11 1 1 1 0 0 5 5 5 5 5	6 5 3 9 14 12 0 48			6 5 3 9 14 12 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Lithuania	8 3 5 5 20 11 6 6	7 7 3 5 5 5 19 14 4 4 4 5 56		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 5 5 19 14 4 4 54	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	0		0
10 - 3M 13M - 11 11 - 27 27 - 37 37 - 57 59 - 107 107 - more	Luxembourg	20 10 10 0 0 22 0	20 10 10 0 0 21 0			20 10 10 0 0 21 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0 0		0
[0 - 3M [Malta													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 10 12 2 0 2	0 0 10 12 0 0			0 0 10 12 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	5-5 20 3 3 9 6 20 0	52 20 13 0 6 20 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52 20 8 0 6 20 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		23
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	110 0 110 131 22 0 24	10 0 10 10 30 20 0			10 0 0 10 30 20 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0	0	6	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	33 0 0 0 20 11 6	33 0 0 0 19 13 4			33 0 0 0 19 13 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		38



General governments exposures by country of the counterparty

						Raiffei	senbankengruppe OÖ Verb	und eGen						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Stovakia	3 (((2 2 11 17	1 34 0 0 0 0 0 0 0 0 0 19 11 5 5 5 69	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		34 0 0 0 19 11 5 69	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	22	7 0 0 0 0 2 3 2 2 3 5 4	0		7 0 0 0 23 35 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Spain	6 2 1 1 1 1 2	56 20 11 34 15 18 0 15 15 15 15 15 15 15 15 15 15 15 15 15	0		56 20 11 34 15 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	2 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [13Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M [Liechtenstein													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

				Raiffeisenbankengruppe OÖ Verbund eGen										
							As of 31/12/2023							
						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	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3Y - 5Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	35 37 77 5 4 34 6	29 30 68 5 7 9 9 0	0		29 30 68 0 9 29 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		35
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - more Total	Japan													
[0.3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [70 - more	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
Total [0 - 3M] [3 M - 1Y] [1 M - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Other advanced economies non EE	A	0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		



General governments exposures by country of the counterparty

				Raiffeisenbankengruppe OO Verbund eGen As of 31/12/2023										
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	ives		Off balan	ce sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
						sees by accounting portions				Scindares ma	The guitte full fulle			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		5 0 0 0 0			5 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East		5			5	0	0	0	0	0	0		0 6
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 10Y - more Total	Latin America and the Caribbean	11	10 0 0 0 0 0	6		10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Africa	11	13 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	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
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	11 11 6 6 2 2 3 3 3 100	17 0 0 20 31 3 27			33 17 20 31 33 3 3 3 3 3 3 3 3 3 3 3 3 3 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 47 0 0 0 0 0		0 14 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, Anaba, Bahamas, Barbados, Cayman Islands, Caba, 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.

(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

						name	senbankengruppe OO Verb	Juliu eGeli						
							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	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 Total	Austria	27 109 102 168 135 214 320				69 61 62 54 69 58 29	13 45 36 107 62 140 282 684	0 0 0 0 0 0 83	0 0 0 0 0 8114	0	0	14 22 0 1 0 1 1 38		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 3M - 1Y	Belgium	30 30 30 31 31 31 46	0 20 30 9 0 28 38 124			0 20 30 9 0 28 38 124	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [3Y-more Total	Bulgaria	14 0 0 10 14 0 13	14 0 0 10 13 0 14			14 0 0 10 13 3 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Cyprus	0 0 0 0	0 0 0 0 5			0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Denmark													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	9	0 0 0 0 9 0			0 0 0 0 0 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Raiffei	senbankengruppe OÖ Verb	ound eGen						
				_			As of 30/06/2024		_					
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h 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	Finland	1 1 1 4 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0		
[0 - 3M [France	2 2 3 5 5	21 20 21 28 51 26 51 26 51 27 217			0 20 0 20 0 20 0 21 0 28 51 0 56 6 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Germany	2 1 1 1 4	22 11 1 10 2 2 7 41 5 6	() () () () () () () () () ()		0 20 0 10 0 0 9 0 0 36 0 0 36	3 1 1 1 2 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	2 0 0 0 1		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	22	3 0 0 0 1 18 10 0 0 2 2 3 3	6		3 0 0 0 0 0 0 0 0 0 0 18 0 0 0 0 0 0 0 0	0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Greece													
[0 - 3M[Hungary		5 0 0 0 0 0 0	(((((((((((((((((((5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 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		3
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	22 2 2 2 2 2 121	5 0 5 5 5 0 2 3 17 17 114	6		5 0 5 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	italy	11 11 44 55	17 0 10 0 0 1 43 51 0 121	6		0 17 0 0 10 0 0 0 0 0 0 43 0 51 0 0 221	0 0 0 0 0 0 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	3 0 0 0 0 0		0



General governments exposures by country of the counterparty

				калтеіsenbankengruppe U Verbund eten As of 30/06/2024										
						Di								T
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	_
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominat	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[1	1			0 1	0		0 0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [3	3 0			0 0	0		0 0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Latvia	15	14 1 12			0 14	0		0 0	0	0	0		
[10Y - more Total		(0 0			0 0 38	0	(0 0	0	0	0	(0 0
[0-3M[[3M-1Y[[1Y-2Y[10	0 0	0		3 7 0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Lithuania	25	5 24 0			0 24	0		0 0	0	0	0	0	
		13	3 13 3 4	(0 13 0 4	0		0 0	0	0	0		
1MC - 0.1		0	0 0			0 0 0	0		0 0	0	0	1		
[3M-1Y] [1Y-2Y] [2Y-3Y]	Luxembourg		0 0	c c		0 0	0		0 0	0	0	0	i d	
[3Y - 5Y] [5Y - 10Y] [10Y - more		25	0 24	3		0 0 21	0		0 0	0	0	0		
Total [0-3M]		34	34	3		0 31	0		0	0	0	1		0
[3M-1Y[[1Y-2Y[
[2Y - 3Y [13Y - 5Y [[5Y - 10Y [Malta													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[0 0	0		0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Netherlands	10	10			0 0 10	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more Total		(0 0	(0 0	0		0 0	0	0	0		
Total [0 - 3M [[3M - 1Y [1	65	5 62 8 8	0		0 21 0 62 0 8	0		0 0	0	0	0 0	(
f 1Y - 2Y f f 2Y - 3Y f	Poland		5 5			0 0	0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Polatic	16 26	15 27			0 15 0 27	0		0 0	0	0	0	0	
[10Y - more Total [0 - 3M [1	120	116 1 30			5 111 0 30	0		0 0	0	0	0	(24
[3M-1Y[[1Y-2Y[0 0			0 0	0		0 0	0	0	0	C C	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal	21 42	21 38	0		0 21 0 38	0		0 0	0	0	0	(
f10Y - more Total	<u> </u>	30 124	29			0 29 0 119	0		0 0	0	0	0		0
[0 - 3M[1 - M2		35	33			0 33	0		0 0	0	0	0	(
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania	10	9	0		0 9 9	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more Total]	16	5 13 5 4	c c		0 13	0		0 0	0	0	0		
Total		76	69		1	0 69	0		0	0	0	0		38



General governments exposures by country of the counterparty

						Raiffei	senbankengruppe OÖ Verb	ound eGen						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets 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	Nominal	Provisions	
[0 - 3M[13M - 11f 14 - 21f 15 - 21f 15 - 21f 17 - 21f 17 - 31f 18 - 18 - 18 - 18 - 18 - 18 - 18 - 18	Slovakia	33 6 22 6 24 8	3 32 0 0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		32 0 0 19 0 24 5	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia	2 1 2 2 3 8	7 7 0 0 0 14 14 19 16 16 16 16 16 16 16 16 16 16 16 16 16	0		7 0 0 14 19 30 4	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	64 11 27 22 21 16 22 38	55 10 26 5 5 24 10 18 36 38	0		55 10 26 24 10 18 36 178	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	000000000000000000000000000000000000000	2 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
0 - 3M	Iceland													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
10 aM	Norway													



General governments exposures by country of the counterparty

				Raiffeisenbankengruppe OÖ Verbund eGen										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				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	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 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - 10Te 10	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Canada	20 34 10 10 34	19 30 39 39 0 4 28 28 20 10 126	0	((((((((((((((((((((19 30 39 9 0 28 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		27
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
Total Total Total	Other advanced economies non EE/		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		



General governments exposures by country of the counterparty

				Raiffeisenbankengruppe OO Verbund eGen As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	Off-balance st	eet exposures	
						sectory accounting portions		Jennanes mai pos		Demianes me	The game fair faire			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	, c	6 0 0 0				0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y1 [10Y-more Total	Middle East	7	6			6	0	0	0	0	d	0		7
10 - 3Mf 1 3M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf] 10V - more	Latin America and the Caribbean	110	12 0 0 0 0 0	() () () () () () () () () ()		12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 aM	Africa	14 16 0 0 0 0	16 0 0 0 0			12 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M 10-3M 10-3M 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more 10Total	Others	11 11 6 2 21 33 4 65	18 0 0 20 30 3 54			10 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 10 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, Anaba, Bahamas, Barbados, Cayman Islands, Caba, 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
Raiffeisenbankengruppe OÖ Verbund eGen

									rameisensumengra	ppe do reibana coen													
					As of 30/09/2023					As of 31/12/2023													
	Gross carrying amount? Nominat amount					Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gres	s carrying amount/ Nominal ar	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char	nges in fair value due to						
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days				On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures					
(min EUR)				Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵						
Cash balances at central banks and other demand deposits	9,465	0	0	0		0	5 0		0 0	8,15		0	0		4	0		۰					
Debt securities (including at amortised cost and fair value)	3,739	0	0				3 0			3,71		0			2	0							
Central banks	0	0	0	0			0		0 0			0	0		0	0							
General governments	2,125	0	0	0			0		0 0	2,08		0	0		0	0							
Credit institutions	1,462	0	0	0		0	1 0		0 0	1,46		0	0		1	0							
Other financial corporations	98	0	0	0			0		0 0	10		0	0		0	0							
Non-financial corporations	55	0	0	0		0	1 0		0 0	51		0	0		1	0							
Loans and advances(including at amortised cost and fair value)	29,100	184	1,100	1,099	1,080	16	336	33	4 644	28,83	210	1,420	1,420	1,400	185	439	441	759					
Central banks	0	0	0	0			0		0 0		0	0	0		0	0							
General governments	734	0	0	0			0		0	74	0	0	0		1	0		0					
Credit institutions	1,719	0	0	0			1 0		0 0	1,60	· .	0	0		1	0							
Other financial corporations	1,316	2	17	17	16	6	7 10	,	9 1	1,35	1	12	12	11	8	5		1					
Non-financial corporations	22,816	172	997	997	983	2 14	2 301	30	0 591	22,67	198	1,320	1,320	1,305	164	405	407	708					
of which: small and medium-sized enterprises	5,859	53	497	496	484	4	99	9	8 327	6,07	. 76	651	650	638	40	161	164	364					
of which: Loans collateralised by commercial immovable property	8,930	17	542	542	53:	1 6	3 93	9	382	9,06	43	820	820	808	80	186	187	504					
Households	2,515	10	85	85	82	2 1	25	2	52	2,46	11	87	87	84	11	29	25	50					
of which: Loans collateralised by residential immovable property	1,695	5	58	58	55	5	9 10	1	.0 44	1,649	5	61	60	57	5	13	11	43					
of which: Credit for consumption	191	2	15	15	11	5	3 10	1	0 2	179	2	14	14	14	2	10	10	2					
DEBT INSTRUMENTS other than HFT	42,305	184	1,100	1,099	1,08	17	336	33	4 644	40,70	210	1,420	1,420	1,400	191	439	441	759					
OFF-BALANCE SHEET EXPOSURES	10,550		71	71	7:	3	1 28	28 28		10,82		117	117	116	34	34	34	41					

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Institutions apport has the cumulative amount of expected evidal tosses since initial recognition for trained introduces expect to impairment and appoint evidence in the expectation of the expected evidal tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evident tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evident to interest subjects to the evidance of the ev

[&]quot;For the not-be address the follows, Excentional registeries and a constituted register in usual or specific or designed in the follows a sign connection based on a conditivable connection, as explained in Privacy, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance sales international registeries and a conditivable connection, as explained in Privacy, Part I papagings 10 and 11 of Regulation (PL 0221461-15 on Specificory propring; However, for the off-balance sales international registeries and a conditivation of the privacy part of the specific part of the privacy part of the part of the

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 Raiffelsenbankengruppe OÖ Verbund eGen

					As of 31/03/2024					As of 30/06/2024												
		Gross	carrying amount/Nominal ar	mount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Gros	s carrying amount/ Nominal am	Accumulated impairs credit risk and provisi	nent, accumulated negative cha	anges in fair value due to							
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financ guarantees received on performing exposure				
(min EUR)		and viso days and viso days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^b			uut - 33 uuja mis 30 uuja		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³					
Cash balances at central banks and other demand deposits	8,159	0	0	0		0	2 (0 0	8,73	9 0	0)	0 0	0		0				
Debt securities (including at amortised cost and fair value)	3,709	۰	0			0	2	•		3,77		0		P	0 2	0		0				
Central banks	0	0	0	0		0	0		0 0		0	0		P	0 0	0		0				
General governments	1,994	0	0	0		0	1 (0 0	2,04	0	0	0	o constant	0 0	0		0				
Credit institutions	1,562	. 0	0	0		0	1 (0 0	1,590	0	0	0		0 1	0		0				
Other financial corporations	98	0	0	0		0	0		0 0	71	0	0	0		0 0	0		0				
Non-financial corporations	56	0	0	0		0	1 (0 0	5-	0	0	0	o constant	0 0	0		0				
oans and advances(including at amortised cost and fair value)	28,814	196	1,408	1,407	1,38	8 19	1 406	9 40	15 819	28,56	156	1,522	1,521	1,50	152	436	43	15				
Central banks	0	0	0	0		0	0		0 0		0	0	0	o constant	0 0	0		0				
General governments	698	0	0	0		0	1 (0 0	67	. 0	0	0		0 1	0		0				
Credit institutions	1,384	0	0	0		0	1 0		0 0	1,21	0	0		P	0 1	0		0				
Other financial corporations	1,302	4	5	5		5	8 1	1	1 1	1,28	3	5	5	5	5 5	1		1				
Non-financial corporations	22,940	179	1,314	1,313	1,29	7 17	0 379	37	74 768	22,94	144	1,437	1,436	1,42	22 132	405	40	34				
of which: small and medium-sized enterprises	6,263	109	681	680	66	7 4	2 156	15	6 414	6,64	83	740	739	75	27 37	182	18	12				
of which: Loans collateralised by commercial immovable property	9,138	45	863	863	85	1 8	3 190	3 19	1 555	9,300	1	994	994	96	85 62	223	22	12				
Households	2,490	13	89	89	8	6 1	1 30	3	50	2,450	9	80	80	9	77 5	30	3	90				
of which: Loans collateralised by residential immovable property	1,642	5	63	62	56	9	5 14	4 1	44 44	1,619	4	54	54		51 4	14	1	14				
of which: Credit for consumption	183	2	14	14	1	4	2 10	9 1	10 2	183	2	14	14	1	14 1	10	1	10				
DEBT INSTRUMENTS other than HFT	40,683	196	1,408	1,407	1,38	8 19	5 406	5 40	819	41,07	156	1,522	1,521	1,50	153	436	43	15				
OFF-BALANCE SHEET EXPOSURES	10,738		75	75	71	5 3	2 36	3	16 14	11,083		107	107	10	07 26	44	4	и				

(Fig. First in Section Continue Continu



Forborne exposures

			As of 30/	09/2023	As of 31/12/2023								
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia	al guarantees received rbearance 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	
(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)	968	527	199	179	582	279	1,186	674	222	197	711	380	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7	6	5	5	0	0	6	5	4	4	0	0	
Non-financial corporations	920	493	184	165	556	263	1,145	647	209	185	692	370	
of which: small and medium-sized enterprises	434	230	72	64	260		624	386	82	74	423		
Households	42	29	10	10	25	16	35	22	9	9	19	9	
DEBT INSTRUMENTS other than HFT	968	527	199	179	582		1,186	674	222	197	711		
Loan commitments given	52	7	2	2	1	1	46	13	3	3	5	5	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	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

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

^{OT} 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 Learntal banks and other demand deposits) of 5% or



Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

			As of 31/	03/2024		As of 30/06/2024										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance			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	9				
Central banks	0	0	0	0	0			0	0	0	0	,				
General governments	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					
	U	0	0	U	U			0	u a	0	0					
Non-financial corporations				0				0								
Loans and advances (including at amortised cost and fair value)	1,477	886	250	224	915	540	1,628	989	288	263	1,020	645				
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	1	0	0	0	0	0	1	0	0	0	0	0				
Non-financial corporations	1,439	864	240	215	894	530	1,593	970	279	254	1,000	637				
of which: small and medium-sized enterprises	748	526	125	117	469		834	535	142	134	560					
Households	37	22	10	9	20	9	34	19	9	9	19	8				
DEBT INSTRUMENTS other than HFT	1,477	886	250	224	915		1,628	989	288	263	1,020					
Loan commitments given	56	13	5	4	11	3	71	16	8	6	7	3				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne toans and advances that failed to meet the non-performing exit criteria ³	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 Raiffeisenbankengruppe OÖ Verbund eGen

i			Anni	30/09/2023					An of 2	1/12/2023					An of 2	1/03/2024			As of 30/06/2024						
Gross carrying amount						Gross carrying amount							Gross carry	ing amount	ASUIS	11/03/2024			Gross carry	ing amount	AS OF SE	7/06/2024			
						Accumulated						Accumulated			Of which loans		Accumulated	1					Accumulated		
		Of which: non- performin	ē	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to		negative changes in fair value due to credit risk on		Of which: non- performing	non- performing		Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on	
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment	11011	non-performing exposures ¹	
A Agriculture, forestry and fishing	190	14	13	190	8	0	193	14	14	193	8	0	196	15	15	196	8	0	209	16	16	209	3	0	
B Mining and quarrying	105	0	0	105	1	0	111	0	0	111	1	0	111	0	0	111	1	0	106	0	0	106	1	0	
C Manufacturing	4,611	219	219	4,611	126	0	4,339	232	232	4,339	111	0	4,419	200	200	4,419	97	0	4,331	185	185	4,331	81	0	
D Electricity, gas, steam and air conditioning supply	486	3	3	486	6	0	418	3	3	418	4	0	410	3	3	410	4	0	401	2	2	401	2	0	
E Water supply	151	5	5	151	2	0	124	4	4	124	2	0	123	5	5	123	2	0	124	4	4	124	2	0	
F Construction	1,714	121	121	1,712	38	0	1,725	182	182	1,723	69	0	1,711	186	186	1,709	68	0	1,753	201	201	1,751	60	0	
G Wholesale and retail trade	2,325	52	52	2,319	33	0	2,302	79	79	2,296	51	0	2,386	65	65	2,381	39	0	2,412	76	76	2,406	46	0	
H Transport and storage	1,122	38	38	1,118	17	0	1,181	42	42	1,177	17	0	1,200	49	48	1,196	17	0	1,236	53	52	1,233	19	0	
I Accommodation and food service activities	493	25	25	491	11	0	473	23	23	471	16	0	474	21	21	472	17	0	483	21	21	482	16	0	
J Information and communication	175	7	7	175	6	0	193	5	5	193	4	0	181	5	5	181	4	0	196	5	5	196	4	0	
K Financial and insurance activities	13	0	0	13	0	0	12	0	0	12	0	0	10	0	0	10	0	0	9	0	0	9	0	0	
L Real estate activities	7,206	377	377	7,137	108	0	7,391	521	521	7,319	155	0	7,462	565	565	7,391	166	0	7,478	662	662	7,410	173	0	
M Professional, scientific and technical activities	3,100	92	92	3,097	70	0	3,078	198	198	3,075	119	0	3,135	181	181	3,132	109	0	3,084	184	184	3,081	118	0	
N Administrative and support service activities	439	37	37	439	9	0	412	7	7	412	4	0	449	7	7	449	4	0	455	9	9	455	5	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	14	0	0	14	0	0	12	0	0	12	0	0	15	0	0	15	0	0	18	1	1	18	0	0	
Q Human health services and social work activities	118	2	2	118	2	0	129	2	2	129	2	0	85	2	2	85	2	0	88	2	2	88	2	0	
R Arts, entertainment and recreation	80	0	0	80	1	0	76	1	1	76	1	0	74	1	1	74	1	0	69	1	1	69	1	0	
S Other services	474	7	7	473	6	0	503	8	8	502	5	0	498	8	8	498	6	0	495	15	15	495	6	0	
Loans and advances	22,816	997	997	22,731	443	0	22,672	1,320	1,320	22,582	569	0	22,940	1,314	1,313	22,853	545	0	22,949	1,437	1,436	22,865	538	0	

¹¹The 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.