### Spring 2020 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Raiffeisenbankengruppe OÖ Verbund eGen</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>529900XSTAE561178282</td>
</tr>
<tr>
<td>Country Code</td>
<td>AT</td>
</tr>
<tr>
<td>Available capital (amounts)</td>
<td>As of 30/09/2019</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>3,948</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>3,948</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>3,951</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>3,951</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>4,427</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>4,427</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Risk-weighted assets (amounts)</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>27,473</td>
<td>28,124</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 92(1), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>27,473</td>
<td>28,124</td>
<td>C 02.00 (r010,c010) - C 05.01 (r440,c040)</td>
<td>Articles 92(1), 95, 96 and 98 of CRR</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital ratios</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>14.37%</td>
<td>14.64%</td>
<td>CA3 (1)</td>
<td>-</td>
</tr>
<tr>
<td>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</td>
<td>14.37%</td>
<td>14.64%</td>
<td>(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>14.38%</td>
<td>14.64%</td>
<td>CA3 (3)</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>14.38%</td>
<td>14.64%</td>
<td>(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) - (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>16.11%</td>
<td>16.30%</td>
<td>CA3 (5)</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>16.11%</td>
<td>16.30%</td>
<td>(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) - (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Leverage ratio</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>43,966</td>
<td>44,865</td>
<td>C 47.00 (r300,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>8.99%</td>
<td>9.18%</td>
<td>C 47.00 (r340,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Table: Spring 2020 EU-wide Transparency Exercise</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Leverage ratio</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raiffeisenbankengruppe OÖ Verbund eGen</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| A.1 Tier 1 capital - transitional definition   | 3,951 | 4,118 | C 47.00 (r320,c010) |
| A.2 Tier 1 capital - fully phased-in definition| 3,951 | 4,118 | C 47.00 (r310,c010) |
| B.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 43,966 | 44,865 | C 47.00 (r300,c010) |
| B.2 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 43,966 | 44,865 | C 47.00 (r290,c010) |
| C.1 Leverage ratio - using a transitional definition of Tier 1 capital | 9.0%  | 9.2%  | C 47.00 (r340,c010) |
| C.2 Leverage ratio - using a fully phased-in definition of Tier 1 capital | 9.0%  | 9.2%  | C 47.00 (r330,c010) |

Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR.
### Capital Ratios (%)

<table>
<thead>
<tr>
<th>Date</th>
<th>CET1 RATIO (%)(transitional period)</th>
<th>Tier 2 Capital RATIO (%)(transitional period)</th>
<th>Tier 1 Capital RATIO (%)(transitional period)</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>As of 30/09/2019</td>
<td>14.37%</td>
<td>16.30%</td>
<td>17.73%</td>
<td>C 01.00</td>
<td></td>
</tr>
<tr>
<td>As of 31/12/2019</td>
<td>14.37%</td>
<td>16.30%</td>
<td>17.73%</td>
<td>C 01.00</td>
<td></td>
</tr>
</tbody>
</table>

#### Notes:
- **CET1 Capital** refers to the sum of Common Equity Tier 1 (CET1) capital, Additional Tier 1 (AT1) capital, and Tier 2 (T2) capital.
- **Tier 1 Capital** includes CET1 Capital and AT1 Capital.
- **Total Risk Exposure Amount (TREAs)** is calculated as the sum of total on-balance sheet exposures and off-balance sheet exposures.

#### Additional Information:
- **Common Equity Tier 1 Capital** is calculated as the sum of Common Equity, Reserves, and other components as per Articles 36(1) of CRR.
- **Additional Tier 1 Capital** includes Additional Tier 1 Capital and Tier 2 Capital.
- **TREAs** includes exposures to on-balance sheet and off-balance sheet items.

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**Technical Notes:**
- CET1 Capital includes: Core一级资本 (Common Equity Tier 1) + Additional Tier 1 Capital + Tier 2 Capital.
- Tier 1 Capital includes: CET1 Capital + Additional Tier 1 Capital.
- Total Risk Exposure Amount (TREAs) is calculated as the sum of total on-balance sheet exposures and off-balance sheet exposures.

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**The calculation of CET1 Capital** is based on the bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
## Overview of Risk exposure amounts

<table>
<thead>
<tr>
<th>RWA</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>CORREP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong></td>
<td>25,846</td>
<td>26,492</td>
<td>C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>25,846</td>
<td>26,492</td>
<td>C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]</td>
</tr>
<tr>
<td>Of which the foundation IRB (FIRB) approach</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]</td>
</tr>
<tr>
<td>Of which the advanced IRB (AIRB) approach</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]</td>
</tr>
<tr>
<td>Of which equity IRB</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (R420, c010)</td>
</tr>
<tr>
<td><strong>Counterparty credit risk (CCR, excluding CVA)</strong></td>
<td>152</td>
<td>114</td>
<td>C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)</td>
</tr>
<tr>
<td><strong>Credit valuation adjustment - CVA</strong></td>
<td>103</td>
<td>93</td>
<td>C 02.00 (r0540, c010)</td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0540, c010)</td>
</tr>
<tr>
<td><strong>Securitisation exposures in the banking book (after the cap)</strong></td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0770, c010) - C 02.00 (r0520, c010) + C 02.00 (r0800, c010)</td>
</tr>
<tr>
<td><strong>Position, foreign exchange and commodities risks (Market risk)</strong></td>
<td>146</td>
<td>121</td>
<td>C 02.00 (r0520, c010) + C 02.00 (r0800, c010)</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>146</td>
<td>121</td>
<td>C 02.00 (r0530, c010)</td>
</tr>
<tr>
<td>Of which IMA</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0580, c010)</td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0</td>
<td>0</td>
<td>C 10.00_010_018<em>10.25+C 20.00_010_450</em>12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5=C 21.00_010_118</td>
</tr>
<tr>
<td><strong>Large exposures in the trading book</strong></td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0840, c010)</td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>1,227</td>
<td>1,304</td>
<td>C 02.00 (r0580, c010)</td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>1,227</td>
<td>1,304</td>
<td>C 02.00 (r0640, c010)</td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0640, c010)</td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0640, c010)</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
<td>C 02.00 (r0640, c010) + C 02.00 (r0540, c010) + C 02.00 (r0600, c010) + C 02.00 (r0770, c010) + C 02.00 (r0960, c010)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>27,473</td>
<td>28,124</td>
<td>C 02.00 (r0530, c010)</td>
</tr>
</tbody>
</table>

**As of 30/09/2019**

**As of 31/12/2019**

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**Spring 2020 EU-wide Transparency Exercise**

**Overview of Risk exposure amounts**

Raiffeisenbankengruppe OÖ Verbund eGen
<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>533</td>
<td>710</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>376</td>
<td>500</td>
</tr>
<tr>
<td><strong>Interest expenses</strong></td>
<td>255</td>
<td>344</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>107</td>
<td>139</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>130</td>
<td>172</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Dividend income</strong></td>
<td>21</td>
<td>68</td>
</tr>
<tr>
<td><strong>Net fee and commission income</strong></td>
<td>97</td>
<td>153</td>
</tr>
<tr>
<td><strong>Interest expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which deposits expenses)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities issued expenses)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>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</strong></td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities held for trading, net</strong></td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net</strong></td>
<td>-64</td>
<td>19</td>
</tr>
<tr>
<td><strong>Gains or (-) losses from hedge accounting, net</strong></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Exchange differences (gain or (-) loss), net</strong></td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td><strong>Net other operating income/(expenses)</strong></td>
<td>30</td>
<td>11</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>375</td>
<td>640</td>
</tr>
<tr>
<td><strong>(Administrative expenses)</strong></td>
<td>279</td>
<td>375</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td>35</td>
<td>48</td>
</tr>
<tr>
<td>(Modification gains or (-) losses, net)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Other provisions)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which restructuring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increases or (-) decreases of the fund for general banking risks, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>(Financial assets at fair value through other comprehensive income)</td>
<td>-2</td>
<td>-4</td>
</tr>
<tr>
<td>(Financial assets at amortised cost)</td>
<td>2</td>
<td>23</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>105</td>
<td>145</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>50</td>
<td>190</td>
</tr>
<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>25</td>
<td>242</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</strong></td>
<td>13</td>
<td>187</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>13</td>
<td>187</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent</td>
<td>9</td>
<td>181</td>
</tr>
</tbody>
</table>

(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.”
### Spring 2020 EU-wide Transparency Exercise

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

Raiffeisenbankengruppe OÖ Verbund eGen

#### (mln EUR)

**As of 30/09/2019**

<table>
<thead>
<tr>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
</tr>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>6,460</td>
<td>6,745</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>2,079</td>
<td>8</td>
</tr>
<tr>
<td>Non-trading financial assets mandatorily at fair value through profit or loss</td>
<td>863</td>
<td>71</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>303</td>
<td>182</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>4,532</td>
<td>4,093</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>25,387</td>
<td>25,728</td>
</tr>
<tr>
<td>Derivatives - Hedge accounting</td>
<td>567</td>
<td>0</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other assets</td>
<td>3,270</td>
<td>3,291</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>43,461</td>
<td>43,554</td>
</tr>
</tbody>
</table>

#### (mln EUR)

**As of 31/12/2019**

<table>
<thead>
<tr>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
</tr>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>6,475</td>
<td>6,750</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>2,071</td>
<td>8</td>
</tr>
<tr>
<td>Non-trading financial assets mandatorily at fair value through profit or loss</td>
<td>837</td>
<td>71</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>293</td>
<td>182</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>4,539</td>
<td>4,093</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>25,728</td>
<td>25,945</td>
</tr>
<tr>
<td>Derivatives - Hedge accounting</td>
<td>421</td>
<td>0</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
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<td>Other assets</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
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</table>

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**Breakdown of financial assets by instrument and by counterparty sector**

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
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<tr>
<td><strong>Stage 1</strong></td>
<td><strong>Stage 2</strong></td>
<td><strong>Stage 3</strong></td>
<td><strong>Stage 1</strong></td>
</tr>
<tr>
<td><strong>Stage 1</strong> Assets without significant increase in credit risk since initial recognition</td>
<td><strong>Stage 2</strong> Assets with significant increase in credit risk since initial recognition</td>
<td><strong>Stage 3</strong> Credit-impaired assets</td>
<td><strong>Stage 1</strong> Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
</tr>
<tr>
<td>References</td>
<td></td>
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<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>Debt securities</td>
<td>4,475</td>
<td>59</td>
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<tr>
<td>Loans and advances</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Financial assets at amortised cost</td>
<td>Debt securities</td>
<td>238</td>
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<td>Loans and advances</td>
<td>23,222</td>
<td>1,671</td>
<td>541</td>
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(1) Portfolios which are nonGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".
## Breakdown of liabilities

### Raiffeisenbankengruppe OÖ Verbund eGen

### Spring 2020 EU-wide Transparency Exercise

#### Breakdown of liabilities by instrument and by counterparty sector

<table>
<thead>
<tr>
<th>Instrument</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>References</th>
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<tr>
<td><strong>Derivatives</strong></td>
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<td>Equity instruments</td>
<td>0</td>
<td>0</td>
<td>IAS 32.11; ECB/2013/33 Annex 2 Part 2.4-5</td>
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<tr>
<td>Debt securities</td>
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<td>Annex V Part 1.31</td>
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<td>Central banks</td>
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<tr>
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<td>1,827</td>
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<td>General governments</td>
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<td>2,923</td>
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<td>Other financial corporations</td>
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<td>4,032</td>
<td>Annex V Part 1.42(c), 49(c)</td>
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<td>Non-financial corporations</td>
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<td>of which: Current accounts / overnight deposits</td>
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<td>2,477</td>
<td>Annex V Part 1.42(c), 49(c)</td>
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<td>Debt securities issued</td>
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<tr>
<td>Of which: Subordinated Debt securities issued</td>
<td>3,141</td>
<td>3,140</td>
<td>ECB/2013/33 Annex 2 Part 2.4.1</td>
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<tr>
<td>Other financial liabilities</td>
<td>1,825</td>
<td>1,820</td>
<td>Annex V Part 1.37, Part 2.9.1</td>
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### Carrying amount

#### Liabilities

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>References</th>
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</thead>
<tbody>
<tr>
<td>Financial liabilities held for trading</td>
<td>1,702</td>
<td>1,431</td>
<td>IFRS 7.8(a) (ii), IFRS 9.8A.6</td>
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<td>Trading financial liabilities</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(1)(a), (c), (3)</td>
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<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>2,255</td>
<td>3,060</td>
<td>IFRS 7.8(a)(i), IFRS 6.4.2.2</td>
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<tr>
<td>Financial liabilities measured at amortised cost</td>
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<td>33,873</td>
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<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method</td>
<td>0</td>
<td>0</td>
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<td>Derivatives – Hedge accounting</td>
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<td>246</td>
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<td>Provisions</td>
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<td>209</td>
<td>IAS 37.10, IAS 1.54(i)</td>
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<td>Tax liabilities</td>
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<td>78</td>
<td>IAS 1.54(a)</td>
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<td>Share capital repayable on demand</td>
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<td>0</td>
<td>IAS 32.30, 33; IFRS 7.6.1, Annex V Part 2.12</td>
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<td>Other liabilities</td>
<td>513</td>
<td>243</td>
<td>Annex V Part 1.11</td>
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<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
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<td>0</td>
<td>IAS 1.54 (g), IFRS 5.3, Annex V Part 2.14</td>
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<td>Haircuts for trading liabilities at fair value</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
<td>39,180</td>
<td>39,171</td>
<td>IAS 1.9(a)-(m)</td>
</tr>
</tbody>
</table>

### References

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

#### Notes

- [mln EUR] denotes million euros.
### Market Risk

#### As of 30/09/2019

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (mln EUR)</th>
<th>VaR (Memorandum item)</th>
<th>STRESSED VaR (Memorandum item)</th>
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</thead>
<tbody>
<tr>
<td>Traded Debt Instruments</td>
<td>145</td>
<td>140</td>
<td>137</td>
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<tr>
<td>Of which: General risk</td>
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<td>134</td>
<td>131</td>
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<tr>
<td>Of which: Specific risk</td>
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<td>2</td>
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<tr>
<td>Equities</td>
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<td>4</td>
<td>4</td>
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<tr>
<td>Of which: General risk</td>
<td>2</td>
<td>2</td>
<td>2</td>
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<tr>
<td>Of which: Specific risk</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Foreign exchange risk</td>
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</tr>
<tr>
<td>Commodities risk</td>
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<tr>
<td>Total</td>
<td>145</td>
<td>140</td>
<td>137</td>
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</tbody>
</table>

Market risk template does not record CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

#### As of 31/12/2019

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (mln EUR)</th>
<th>VaR (Memorandum item)</th>
<th>STRESSED VaR (Memorandum item)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traded Debt Instruments</td>
<td>121</td>
<td>116</td>
<td>114</td>
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<tr>
<td>Of which: General risk</td>
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<td>110</td>
<td>108</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
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<td>2</td>
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</tr>
<tr>
<td>Equities</td>
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<tr>
<td>Of which: General risk</td>
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<tr>
<td>Of which: Specific risk</td>
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<tr>
<td>Foreign exchange risk</td>
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<tr>
<td>Commodities risk</td>
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<tr>
<td>Total</td>
<td>121</td>
<td>116</td>
<td>114</td>
</tr>
</tbody>
</table>

Market risk template does not record CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.
### Consolidated data

#### As of 01/12/2019

<table>
<thead>
<tr>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
<th>Total adjustments and provisions</th>
<th>Original Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value adjustments and provisions</td>
<td>Value adjustments and provisions</td>
<td>Total adjustments and provisions</td>
<td>Original Exposure</td>
</tr>
</tbody>
</table>

- **Austria**
- **Germany**
- **Czech Republic**

### Risk exposure amount

- **Original Exposure**
- **Exposure Value**
- **Value adjustments and provisions**

### Standardised Approach

<table>
<thead>
<tr>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
<th>Total adjustments and provisions</th>
<th>Original Exposure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value adjustments and provisions</td>
<td>Value adjustments and provisions</td>
<td>Total adjustments and provisions</td>
<td>Original Exposure</td>
</tr>
</tbody>
</table>

### Standardised Total

- **Original Exposure**
- **Exposure Value**
- **Value adjustments and provisions**

### Standardised Total does not include the Securitisation position.

### Spring 2020 EU-wide Transparency Exercise

- **Raiffeisenbankengruppe OÖ Verbund eGen**

### Notes:

- **1** Value reserves, risk Eminence value, is isolated in each country to assess any effect due to small exposure before or credit risk mitigation techniques, e.g. examination of derivatives.
- **2** Standardised Total excludes the Securitisation positions.

### Table notes:

- **1** Value reserves, risk Eminence value, is isolated in each country to assess any effect due to small exposure before or credit risk mitigation techniques, e.g. examination of derivatives.
- **2** Standardised Total excludes the Securitisation positions.
## Spring 2020 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Ratifiekansgroep OÜ Verbindl iGen

### Table: Risk exposure amount

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SLOVAKIA</strong></td>
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</tr>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td><strong>POLAND</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td><strong>ROMANIA</strong></td>
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<tr>
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<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
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<tr>
<td><strong>NETHERLANDS</strong></td>
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<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td></td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### Notes:

1. Total value adjustments and provisions for exposures, if not reported in another table, are included in this table. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
2. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
3. 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).
4. Exposures, but includes general credit risk adjustments.
5. Exposures, but includes general credit risk adjustments.
6. Exposures, but includes general credit risk adjustments.
7. Exposures, but includes general credit risk adjustments.
8. Exposures, but includes general credit risk adjustments.
9. Exposures, but includes general credit risk adjustments.
10. Exposures, but includes general credit risk adjustments.
11. Exposures, but includes general credit risk adjustments.
12. Exposures, but includes general credit risk adjustments.
13. Exposures, but includes general credit risk adjustments.
### As of 30/09/2019

<table>
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<tr>
<th>Country</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
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### As of 31/12/2019

<table>
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<th>Exposure Value</th>
<th>Risk adjustments and provisions</th>
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### Spring 2020 EU-wide Transparency Exercise

#### Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Exposure Value(^2)</td>
<td>Risk exposure amount of which: defaulted</td>
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<tr>
<td>Central banks and central governments</td>
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\(^1\) 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.
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<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
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**General governments exposures by country of the counterparty**

Raiffeisenbankengruppe OÖ Verbund eGen

**As of 31/12/2019**

**Direct exposures**

**Off balance sheet**
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<th>Direct exposures</th>
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## General governments exposures by country of the counterparty

### Spring 2020 EU-wide Transparency Exercise

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<td>[3Y - 5Y]</td>
<td>Middle East</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[1Y - 2Y]</td>
<td>Latin America and the Caribbean</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As of 31/12/2019

Direct exposures: Derivatives

<table>
<thead>
<tr>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carrying amount</td>
<td>National amount</td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

General governments exposures by country of the counterparty

The data above reflects the exposure amount, nominal value, and provisions for direct exposures and derivatives. The table categorizes exposures by residual maturity, country/region, and includes details on the carrying amount and national amount for both on-balance sheet and off-balance sheet exposures.
As of 31/12/2019

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Total gross carrying amount of non-derivative financial assets (net of short positions)</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet exposure</th>
<th>Risk weighted exposure amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3M</td>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5Y - 10Y</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10Y - more</td>
<td>Africa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes and definitions:

(1) Information disclosed in the template is sourced from COREP template C10, introduced with the reporting framework 2.7, applicable for reports on 31 March 2019.

(2) The exposure reported are net exposures to entities, regional and local governments or an intermediate between both, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks indicate the exposures to the Financial assets held for trading positions which are not included in the overall reporting framework for trading positions.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CR), financial guarantees issued by the reporting entity (if any) and off-balance sheet items.

(5) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CR), financial guarantees issued by the reporting entity (if any) and off-balance sheet items.

(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.

Other advanced non EEA: Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Russia, San Marino, Singapore, Singapore, South Africa, Spain, Switzerland, Turkey.

Other countries not reported separately in the Transparency exercise: Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, Benin, Botswana, Burundi, Cabo Verde, Cameroon, Central African Republic, Chad, Comoros, Congo, Democratic Republic of the, Congo, Dominica, Djibouti, Egypt, El Salvador, Equatorial Guinea, Eritrea, Ethiopia, Fiji, Gabon, Georgia, Ghana, Greenland, Guinea, Guinea-Bissau, Haiti, Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Ireland, Israel, Jamaica, Japan, Jordan, Kazakhstan, Kenya, Kyrgyzstan, Laos, Latvia, Lebanon, Lesotho, Liberia, Liechtenstein, Lithuania, Luxembourg, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mexico, Moldova, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, Nauru, Nepal, Nicaragua, Nigeria, Norway, Oman, Pakistan, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russian Federation, Rwanda, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Samoa, San Marino, Sao Tome and Principe, Saudi Arabia, Senegal, Seychelles, Sierra Leone, Singapore, Slovakia, Slovenia, Solomon Islands, Somaliland, South Africa, South Sudan, Spain, Sri Lanka, St. Vincent and the Grenadines, Sudan, Suriname, Sweden, Switzerland, Syrian Arab Republic, Tajikistan, Thailand, Timor-Leste, Togo, Tonga, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Tuvalu, Uganda, Ukraine, United Arab Emirates, United Kingdom, United States, Uruguay, Uzbekistan, Vanuatu, Venezuela, Vietnam, Yemen, Zambia, Zimbabwe.
### Debt Securities (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>4,968</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>2,783</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,933</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>339</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>253</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>33,449</td>
<td>166</td>
</tr>
<tr>
<td>Central banks</td>
<td>2,777</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>778</td>
<td>3</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>5,338</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,454</td>
<td>1</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>10,187</td>
<td>157</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>6,645</td>
<td>53</td>
</tr>
<tr>
<td>Households</td>
<td>2,715</td>
<td>6</td>
</tr>
</tbody>
</table>

### DEBT INSTRUMENTS other than HFT

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>37,418</td>
<td>166</td>
</tr>
</tbody>
</table>

### OFF-BALANCE SHEET EXPOSURES

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>5,111</td>
<td>96</td>
</tr>
</tbody>
</table>

---

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2 - Template related instructions, subpara 29.

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT).

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 18 of Regulation (EU) No 680/2014 - 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.

---

**Spring 2020 EU-wide Transparency Exercise**

**Performing and non-performing exposures**

**Raiffeisenbankengruppe OÖ Verbund eGen**

As of 30/09/2019

As of 31/12/2019

---

**On non-performing exposures**

1. Of which performing but past due >30 days and <=90 days
2. Of which non-performing
3. Of which non-performing1
4. Of which performing but past due >30 days and <=90 days
5. Of which non-performing1
6. Of which non-performing1
7. Of which non-performing1

---

**Collaterals and financial guarantees received on non-performing exposures**

1. Of which performing but past due >30 days and <=90 days
2. Of which non-performing
3. Of which non-performing1
4. Of which performing but past due >30 days and <=90 days
5. Of which non-performing1
6. Of which non-performing1
7. Of which non-performing1
## Spring 2020 EU-wide Transparency Exercise
### Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/09/2019

<table>
<thead>
<tr>
<th></th>
<th>Gross carrying amount of exposures with forbearance measures (mln EUR)</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
<th>Gross carrying amount of exposures with forbearance measures (mln EUR)</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</th>
<th>Collateral and financial guarantees received on exposures with forbearance measures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>405</td>
<td>285</td>
<td>110</td>
<td>109</td>
<td>184</td>
<td>430</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>10</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>339</td>
<td>246</td>
<td>90</td>
<td>89</td>
<td>152</td>
<td>367</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>142</td>
<td>105</td>
<td>47</td>
<td>47</td>
<td>59</td>
<td>179</td>
</tr>
<tr>
<td>Households</td>
<td>56</td>
<td>37</td>
<td>19</td>
<td>19</td>
<td>24</td>
<td>53</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>405</td>
<td>285</td>
<td>110</td>
<td>109</td>
<td>184</td>
<td>430</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>43</td>
<td>28</td>
<td>6</td>
<td>16</td>
<td>33</td>
<td>23</td>
</tr>
</tbody>
</table>

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 10
(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.
### Spring 2020 EU-wide Transparency Exercise

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

**Raiffeisenbankengruppe OÖ Verbund eGen**

As of 30/09/2019

<table>
<thead>
<tr>
<th>Sector</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment</td>
</tr>
<tr>
<td>Agriculture, forestry and fishing</td>
<td>215</td>
<td>5</td>
</tr>
<tr>
<td>Fishing and aquaculture</td>
<td>94</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3,794</td>
<td>1,153</td>
</tr>
<tr>
<td>Utilities, gas, steam and air conditioning</td>
<td>353</td>
<td>12</td>
</tr>
<tr>
<td>Construction</td>
<td>1,598</td>
<td>54</td>
</tr>
<tr>
<td>Manufacturing and repair of machinery</td>
<td>1,117</td>
<td>18</td>
</tr>
<tr>
<td>Transport and storage</td>
<td>862</td>
<td>13</td>
</tr>
<tr>
<td>Accommodation and food service activities</td>
<td>438</td>
<td>10</td>
</tr>
<tr>
<td>Utilities, gas, steam and air conditioning</td>
<td>2,454</td>
<td>64</td>
</tr>
<tr>
<td>Professional, scientific and technical services</td>
<td>435</td>
<td>6</td>
</tr>
<tr>
<td>Financial and insurance activities</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Real estate activities</td>
<td>4,048</td>
<td>122</td>
</tr>
<tr>
<td>Professional, scientific and technical services</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Health and social work activities</td>
<td>168</td>
<td>0</td>
</tr>
<tr>
<td>Arts, entertainment and recreation</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Other services</td>
<td>371</td>
<td>15</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>19,187</td>
<td>453</td>
</tr>
</tbody>
</table>

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FinREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part I paragraphs 9 and 10 of Regulation (EU) No 648/2014 - ITS on Supervisory reporting.