

Bank Name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
Country Code	AT



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,864	2,974	2,926	2,888	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,864	2,974	2,926	2,888	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,164	3,274	3,226	3,185	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,164	3,274	3,226	3,185	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,241	3,347	3,696	3,671	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,241	3,347	3,696	3,671	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	20,307	20,473	20,276	20,550	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,307	20,473	20,276	20,550	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.10%	14.52%	14.43%	14.05%	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	14.10%	14.52%	14.43%	14.05%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.58%	15.99%	15.91%	15.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.58%	15.99%	15.91%	15.50%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.96%	16.35%	18.23%	17.87%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.96%	16.35%	18.23%	17.87%	(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) )	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,990	45,784	47,336	45,032	C 47.00 (r300,c010)	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	6.88%	7.15%	6.81%	7.07%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,164	3,274	3,226	3,185	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,124	3,269	3,175	3,113	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,990	45,784	47,336	45,032	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,973	45,780	47,336	45,032	C 47.00 (r290,c010)	CRR
<b>C.1</b>	Leverage ratio - using a transitional definition of Tier 1 capital	6.9%	7.2%	6.8%	7.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.8%	7.1%	6.7%	6.9%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

BAWAG Group AG

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	3,241	3,347	3,696		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	2,864	2,974	2,926		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,162	1,147	1,147		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)						
		Retained earnings	2,197	2,425	2,425	·	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-91	-153	-153		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	52	56	56	56	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	51	0	1	1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-445	-427	-470	-499	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-58	-50	-28	-20	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-15	-34	-60	-69	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 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 155(4) of CRR.
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		Of which: from securitisation positions (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0	0	0		C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	have a significant investment	0	0	0	-1	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	2	1	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2	1	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	297	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	300	300	300	300	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	-3	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,164	3,274	3,226	3,185	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	77	74	470	486	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	90	96	488	507	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-21	-29	-22	-24	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	9	6	4	4	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	20,307	20,473	20,276	20,550	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.10%	14.52%	14.43%	14.05%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.58%	15.99%	15.91%	15.50%	CA3 {3}	-
Hansidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	15.96%	16.35%	18.23%	17.87%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,862	2,973	2,926	2,888	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded  CET1 RATIO (%)	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.09%	14.52%	14.43%	·	[D.1]/[B-B.1]	-
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	/0	n		C 05.01 (r440,c010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	•	•	0		C 05.01 (r440,c010) C 05.01 (r440,c020)	
Memo items			-	-	-			
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on 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.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	17,943	18,051	17,900	18,121	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,
Of which the standardised approach	10,531	10,289	9,777	9,217	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	5,058	5,517	5,531	6,297	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,125	1,871	1,943	1,937	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	141	274	276	273	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	178	170	134	148	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 02.00 (R460, c010)]
Credit valuation adjustment - CVA	145	139	91	106	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	80	85	85	85	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	51	51	48	53	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	51	51	48	53	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,726	1,821	1,849	1,878	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,726	1,821	1,849	1,878	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	183	156	170	159	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	20,307	20,473	20,276	20,550	



# 2019 EU-wide Transparency Exercise P&L BAWAG Group AG

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	850	1,124	287	580
Of which debt securities income	81	107	24	46
Of which loans and advances income	565	759	196	408
Interest expenses	248	310	77	154
(Of which deposits expenses)	45	51	8	23
(Of which debt securities issued expenses)	76	96	20	41
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	12	3	5
Net Fee and commission income	212	283	72	143
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	28	44	10	44
Gains or (-) losses on financial assets and liabilities held for trading, net	-17	-37	-2	-20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	33	1	6
Gains or (-) losses from hedge accounting, net	-1	0	0	3
Exchange differences [gain or (-) loss], net	-2	-3	1	-1
Net other operating income /(expenses)	-16	-43	-33	-35
TOTAL OPERATING INCOME, NET	828	1,100	263	570
(Administrative expenses)	351	477	110	228
(Depreciation)	32	42	17	34
Modification gains or (-) losses, net	-2	-2	0	-1
(Provisions or (-) reversal of provisions)	12	16	-2	-7
(Commitments and guarantees given)	12	7	-1	-4
(Other provisions)	1	8	-1	-3
Of which pending legal issues and tax litigation <sup>1</sup>		1		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	18	26	14	36
(Financial assets at fair value through other comprehensive income)	-1	-2	0	0
(Financial assets at amortised cost)	18	29	13	36
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	37	0	1
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	0
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	415	575	124	279
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	317	438	95	212
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	317	438	95	212
Of which attributable to owners of the parent	317	438	95	212
(1) Information available only as of end of the year	317	150		

<sup>(1)</sup> 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

(mln EUR)	A	s of 30/09/20:	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fai	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,382				5,229				7,307				4,195				IAS 1.54 (i)
Financial assets held for trading	356	0	356	0	348	0	348	0	368	0	368	0	410	0	410	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,293	56	110	1,126	1,261	54	110	1,098	1,204	50	111	1,043	1,159	50	112	997	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	112	0	112	0	114	0	114	0	108	0	108	0	110	0	110	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,084	2,942	140	1	2,949	2,819	130	1	2,870	2,753	116	1	3,022	2,905	117	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,310				33,381				33,031				33,530				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	379	0	379	0	401	0	401	0	410	0	410	0	494	0	494	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	0				1				2				4				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	953				1,015				1,285				1,419				
TOTAL ASSETS	44,869				44,699				46,585				44,344				IAS 1.9(a), IG 6

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

(ml	n EUR)			s of 30/09/20:	18				As of 31/12	/2018					As of 31/	03/2019					As of 30	0/06/2019			
		Gross carry	ying amount		Accui	nulated impairment		Gross carrying amou	ınt	Accumula	nted impairment	:	Gros	s carrying am	ount	Accur	nulated impair	ment	Gros	ss carrying am	ount	Accu	mulated impa	irment	
reakdown of financial asset by instrument and by counterparty sector <sup>1</sup>	S	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 creditimpaired	<b>Stage 3</b> 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 asset recognition but not credit-impaired	aired increase	nout significant increase in credit risk since Cinitial recognition but	Stage 3 Credit-impaired assets cre	Stage 1 ssets without significant increase in edit risk since initial recognition	lit risk since Cred	<b>tage 3</b> it-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 creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	2,937	C	0	-5	0	0	2,808 0	0	-4	0	0	2,724	0		0	0	(	2,873	C		0 -	4 (	) (	) Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	C	0	0	0	0	0 0	0	0	0	0	0	0	)	0 (	0	(	0	C		0 '	0 (	)	) Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,430	114	0	-1	0	0	3,230 285	0	-1	-2	0	3,071	286	5	0 -1	2	(	2,672	285		0 -	1 -2	2	) Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	27,702	1,609	745	-40	-40	-209 2	7,838 1,537	741	-38	-31	-179	27,826	1,394	71	7 -34	-19	-207	28,795	1,293	74	-3	6 -21	-197	Annex V.Part 1.32, 44(a)

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



**Market Risk** BAWAG Group AG

	SA				1	[M									IM	1				
			VaR <i>(Memorandum item)</i>	STRESSED VaR	(Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS CA HARGE FOR CT			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		ICE RISKS CAPITAL IARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR 1)	12 WEEKS tt- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30	/09/2018									As of 31/1	12/2018				
Traded Debt Instruments	51	51	0	0 0	0							0	0	0	0					
Of which: General risk	51	51	0	0 0	0							0	0	0	0					
Of which: Specific risk	0	0	0	0 0	0							0	0	0	0					
Equities Of which: General risk	0	0	0	0 0								0	0							
Of which: Specific risk	0		0	0 0	0							0	0	0	0					
Foreign exchange risk	0	0	0	0 0	0							0	0	0	0					
Commodities risk	0	0	0	0 0	0							0	0	0	0					
Total	51	51	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	) 0
	As of 31/03/2019	As of 30/06/2019			As of 31	/03/2019									As of 30/0	06/2019				
Traded Debt Instruments	48	53	0	0 0	0							0	0	0	0					
Of which: General risk	48	53	0	0 0	0							0	0	0	0					
Of which: Specific risk	0	0	0	0 0	0							0	0	0	0					
Equities	0		0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0	1	J 0 1	0	0							0	0	0						
Foreign exchange risk	0		ا ۱	0 0	0							0								
Commodities risk	0		Ö	0 0								0								
Total	48	53	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (	0

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



Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	5,838	5,491	259		5,683	5,334	250	
	Regional governments or local authorities	2,406	3,493	2		2,124	3,126	2	
	Public sector entities	1,779	541	105		1,762	514	99	
	Multilateral Development Banks	16	16	0		16	16	0	
	International Organisations	46	46	0		67	67	0	
	Institutions	3,749	3,210	1,100		3,709	3,021	979	
	Corporates	4,616	3,832	3,709		4,467	3,709	3,585	
	of which: SME	1,654	1,404	1,346		1,705	1,445	1,393	
	Retail	4,566	1,801	1,237		4,512	1,894	1,308	
Consolidated data	of which: SME	1,248	685	401		1,212	672	392	
Consolidated data	Secured by mortgages on immovable property	5,447	5,288	2,155		5,406	5,200	2,137	
	of which: SME	1,155	1,095	515		1,023	985	457	
	Exposures in default	706	438	474	249	690	441	474	230
	Items associated with particularly high risk	13	13	19		11	11	16	
	Covered bonds	1,718	1,717	181		1,780	1,780	185	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	954	936	829		906	887	809	
	Equity	329	329	442		321	321	423	
	Other exposures	621	621			616	616	177	
	Standardised Total <sup>2</sup>	32,805	27,771	10,693	307	32,06	9 26,93	10,443	289

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	4,156	3,831	246		4,762	4,434	236	
	Regional governments or local authorities	2,359	3,428	2		2,078	3,061	2	
	Public sector entities	1,627	389	78		1,609	361	72	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	77	26		104	91	31	
	Corporates	627	414	396		637	409	391	
	of which: SME	115	95	90		103	82	78	
	Retail	3,565	1,191	824		3,438	1,199	828	
AUSTRIA	of which: SME	845	434	257		846	448	264	
7100111171	Secured by mortgages on immovable property	2,240	2,187	850		2,255	2,132	822	
	of which: SME	349 473	335	131	155	330	323	124	154
	Exposures in default	472	309	322	155	470	308	317	154
	Items associated with particularly high risk Covered bonds	207	207	21		0	U 212	21	
		207	207	21		213	213	21	
	Claims on institutions and corporates with a ST credit assessment	U	0	U 7		U	0	0 7	
	Collective investments undertakings (CIU)	97	97	186		96	96	187	
	Equity Other exposures	374	374	75		378	378	80	
	Standardised Total <sup>2</sup>	3/4	3/4	/3	164	3/0	3/0	00	165

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amoun	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)	4.400	1 100			424	404		
	Central governments or central banks	1,108	1,108	0		421	421	0	
	Regional governments or local authorities	1 147	20	0		140	20	0	
	Public sector entities	147	147	26		149	149	26	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	547	441	135		545	439	127	
	Corporates	2,938	2,409	2,375		2,784	2,294	2,258	
	of which: SME	1,380	1,153	1,131		1,332	1,097	1,075	
	Retail	905	541	365		996	644	1,073	
	of which: SME	382	231	132		359	218	124	
GERMANY	Secured by mortgages on immovable property	1,902	1,800	813		1,741	1,661	751	
	of which: SME	677	631	319		585	555	278	
	Exposures in default	167	66	80	91	156	72	89	
	Items associated with particularly high risk	0	0	0	71	0	0	0	
	Covered bonds	88	87	9		92	92	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	44	44	45		44	44	45	
	Other exposures	247	247	106		238	238	98	
	Standardised Total <sup>2</sup>		_ ::		114				96

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes generation		. ,		. ,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Original Exposure Palue Risk exposure amount Value adjustments and provisions provisions				Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	30	30	0		31	31	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	936	704	203		955	717	178	
	Corporates	514	512	509		320	318	316	
	of which: SME	24	24	22		35	35	33	
	Retail	41	39	29		39	37	27	
LINITED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	0	0	0		0	0	0	
ONTIED KINGDOM	Secured by mortgages on immovable property	1,159	1,156	421		1,289	1,286	504	
	OF WHICH: SIME	0	0	0		0	0	0	
	Exposures in default	49	46	46	3	48	45	45	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	224	224	22		239	239	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	76	76	76		72	72	72	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				8				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total<sup>2</sup>

# 2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	384	364	196		266	262	143	
	Corporates	246	213	198		314	285	269	
	of which: SME	28	28	10		30	30	17	
	Retail	2	1	1		1	0	0	
NITED STATES	of which: SME	1	1	1		0	0	0	
MILD SIAILS	Secured by mortgages on immovable property	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		12	12	19	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				4

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excitates those for sect	instisation exposures, additional	valuation dajustinents (114715) di	na other own rands reductions	Troidica to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
	(why ELID 194)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %) Central governments or central banks	51	51	0		50	50	0	
	Regional governments or local authorities	21	0	0		0	0	0	
	Public sector entities	١	0			0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0			0	0	0	
	Institutions	556	503	168		725	519	176	
	Corporates	31	31	23		33	33	26	
	of which: SME	5	5	2		5	5	2	
	Retail	1	0	0		1	0	0	
FDANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	119	119	12		132	132	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	946	928	822		898	879	802	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

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		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2018			As of 31,	/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	144	143	5		143	143	5			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		90	0 90	0			
	Corporates	91	91	45		90	90	45			
	of which: SME	9	9	9		9	9	9			
	Retail	0	9	0		1	9	9			
	of which: SME	0	0			0	0				
SPAIN	Secured by mortgages on immovable property	2	2	1		0	0				
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	91	91	9		91	91	9			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	54	54	54		52	52	52			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				1				1		

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	09/2018			As of 31	/12/2018			
		Original Exposure <sup>1</sup>	Original Exposure   Exposure Value  Risk exposure amount provision			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	102	102	0		84	84	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	47	47	45		55	50	50			
	of which: SME	6	6	6		6	6	6			
	Retail	0	0			0	0				
TO EL AND	of which: SME	0	0			0	0	0			
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	10	10	1		10	10	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				1				1		

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

BAWAG Group AG

						bravite ereap re			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	255	255	88		266	266	78	
	Corporates	80	80	58		58	58	36	
	of which: SME	15	15	11		15	15	11	
	Retail	0	0	0		1	1	0	
NETHER AND	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	77	77	8		87	87	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	11	11	11		11	11	11	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				due to sue dit consumies forture				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2018			As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	84	84	0		36	36	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	5	5	3		5	5	3		
	<b>Corporates</b> of which: SME	1	0	0		1	0	0		
	Retail	0	1	1		1	0	0		
	of which: SME	1	1	1		0	0	0		
ITALY	Secured by mortgages on immovable property	1 1	1	0		0	0	0		
	of which: SME	1	1	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	161	161	16		161	161	16		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	15	15	15		15	15	15		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		120	120	0	
	Institutions	174	174 10	43		120	120	32 10	
	Corporates of which: SME	11	10	10		11	10	10	
	Retail	3	3	3		3   0		3	
	of which: SME		0			0	0		
SWEDEN	Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	98	98	10		130	130	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	ed Approach											
			As of 31,	03/2019			As of 30	/06/2019									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions								
	(mln EUR, %)																
	Central governments or central banks	7,558	7,209		3	4,369	4,001	209									
	Regional governments or local authorities	2,202	3,129		2	2,125	3,033	2									
	Public sector entities	1,808	573	111	L	1,975	802	157									
	Multilateral Development Banks	16	16	(		0	0	0									
	International Organisations	60	60			0	0	0									
	Institutions	3,625	2,909			4,213	3,301	1,080									
	Corporates	3,917	3,320			3,123	2,725	2,608									
	of which: SME	1,371	1,197			1,439	1,263	1,214									
	Retail	4,391	1,862			4,469	2,070	1,419									
Consolidated data	of which: SME	1,140	642			1,252	792	460									
Corisonidated data	Secured by moregages on miniotable property	5,291	5,112			4,826	4,674	1,879									
	of which: SME	963	929			884	863	394									
	Exposures in default	662	431	461	219	676	445	485	221								
	Items associated with particularly high risk	11	11	17		52	27	40									
	Covered bonds	1,610	1,610	168	3	1,459	1,458	153									
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0									
	Collective investments undertakings (CIU)	859	840			815	795	728									
	Equity	317	317			317	317	401									
	Other exposures	591	591			647	647	191									
	Standardised Total <sup>2</sup>	32,917	27,991	9,896	277	29,065	24,296	9,351	274								

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach					
			As of 31,	03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	6,351	6,021	224		3,156	2,807	201			
	Regional governments or local authorities	2,155	3,064	2		2,110	3,000	2			
	Public sector entities	1,652	417	83		1,801	628	126			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	104	91	31		145	126	43			
	Corporates	682	449	431		272	191	173			
	of which: SME	98	80	76		90	72	69			
	Retail	3,446	1,175	814		3,406	1,255	869			
AUSTRIA	of which: SME	817	422	249		811	450	265			
AUSTRIA	Secured by mortgages on immovable property	2,184	2,080	806		2,134	2,046	795			
	of which: SME	307	298	115		296	288	110			
	Exposures in default	455	299	306	148	457	297	303	152		
	Items associated with particularly high risk	0	0	0		1	1	2			
	Covered bonds	219	219	22		220	220	22			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	7	7	6		7	7	6			
	Equity	95	95	187		92	92	169			
	Other exposures	348	348	56		365	365	71			
	Standardised Total <sup>2</sup>				158				156		

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	735	735	0		775	775	0	
	Regional governments or local authorities	1	20	0		15	34	0	
	Public sector entities	151	151	27		174	174	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	466	368	123		577	375	132	
	Corporates	2,186	1,854	1,820		2,126	1,823	1,778	
	of which: SME	1,073	920	902		1,119	962	945	
	Retail	870	638	440		994	770	517	
SERMANY	of which: SME	316	213	122		434	336	192	
	Secured by mortgages on immovable property	1,718	1,645	742		1,620	1,559	686	
	of which: SME	561	535	267	60	518	504	248	
	Exposures in default	141	70	85	68	150	83	108	
	Items associated with particularly high risk	0	0	0		39	14	22	
	Covered bonds	92	92	9		93	93	9	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	44	
	Equity Other expectings	44 224	44 224	44 77		44 258	44 258	106	
	Other exposures Standardised Total <sup>2</sup>	224	224	11	88	238	258	100	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	31	31	0		31	31	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	700	0		1 240	0	0			
	Institutions	987	709	168		1,240	809	186			
	Corporates of which: SME	299 24	298 24	295		135 22	134 22	132			
	Retail	38	37	23 27		35	33	21 25			
		38	3/	27		33	33	25			
UNITED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	1,279	1,278	497		988	986	357			
	of which: SME	1,2/9	1,270 N	197 n		0 J	900 N	0			
	Exposures in default	50	47	47	3	50	47	48	3		
	Items associated with particularly high risk	0	17 N	n T	3	0	n	n			
	Covered bonds	243	243	24		239	239	24			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0			0	0	0			
	Equity	75	75	75		76	76	76			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				6				6		

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).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



**Credit Risk - Standardised Approach** 

						BAWAG Group AG			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	279	278	132		307	289	126	
	Corporates	320	298	282		248	241	224	
	of which: SME	30	30	16		81	81	67	
	Retail	1		10		1	01	0	
	of which: SME	, i	0			0	0	l on	
UNITED STATES	Secured by mortgages on immovable property	1	1	1		1	1		
	of which: SME	0	0	0		0	0	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ü	0	0	0	
	Covered bonds	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 (CIU)	0	0	0		0	0	0	
	Equity	13	13	19		13	13	19	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1
		<ol> <li>Original exposure, unlike Ex</li> <li>Total value adjustments and exposures, but includes general</li> </ol>	d provisions per country of cou			_			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	32	32	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	671	496	172		628	534	183	
	Corporates	105	105	100		66	66	64	
	of which: SME	5	5	2		5	5	2	
	Retail	1	0	0		1	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	92	92	9		103	103	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	851	832	762		807	788	722	
	Equity Other corrections	0	0	0		0	0	0	
	Other exposures	0	0	0	10	U	0	0	10
	Standardised Total <sup>2</sup>	(1) Original are	and the second s	a talia a internal and a second	18 due to credit conversion factors	an and the state			19

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2019			As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	144	144			87	87		
	Central governments or central banks Regional governments or local authorities	144	144	5		0/	0/ 0	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0			0	0	0	
	Institutions	91	91	46		122	122	61	
	Corporates	9	9	9		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	18	18	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	47	47	47		48	48	48	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				1				1

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	85	85	0		31	31	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		10	6	2	
	Corporates	55	54	54		35	35	35	
	of which: SME	6	6	6		0	0	0	
	Retail	0	0	0		0	0	0	
TOEL AND	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				1				1

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

BAWAG Group AG

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0 71		0	0	74	
	Institutions	236 59	205 59	37		253 51	217 51	29	
	Corporates of which: SME	15	15	3/		11	11	29	
	Retail	13	1.5	1		11	1	1	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	101	101	10		90	90	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	11	11	11		12	12	12	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				<b>0</b> It due to credit conversion factors				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	26	26	0		231	231	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	29	14		57	57	29	
	Corporates	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
IIVEI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	145	145	15		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	15	15	15		15	15	15	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities  Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	104	104	28		154	154	39	
	Corporates	11	101	10		11	10	10	
	of which: SME	3	3	3		3	3	3	
	Retail	0	0	0		0	0	0	
CMEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	110	110	11		111	111	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1) 6 1 1		re taking into account any effect	1				1

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

# Credit Risk - IRB Approach

BAWAG Group AG

							IRB App	proach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	,
	Institutions	0	0	0	0	0	0	0	0	0	0	C	1
	Corporates	8,927	71	7,674	5,065	0	64	9,854	99	8,388	5,523	C	1
	Corporates - Of Which: Specialised Lending	4,174	21	3,688	2,626	0	34	5,164	47	4,435	3,263	C	)
	Corporates - Of Which: SME	711	9	530	300	0	5	664	8	488	269	C	)
	Retail	11,658	245	9,510	2,125	0	166	11,586	195	9,408	1,871	C	)
	Retail - Secured on real estate property	5,371	62	5,322	810	0	22	5,386	71	5,340	618	C	)
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	307	16	305	40	0	3	302	15	301	37	C	)
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	5,065	47	5,017	770	0	19	5,084	56	5,039	581	C	)
	Retail - Qualifying Revolving	3,455	27	1,490	320	0	23	3,453	19	1,444	300	C	)
	Retail - Other Retail	2,831	156	2,698	994	0	121	2,747	105	2,624	953	C	)
	Retail - Other Retail - Of Which: SME	265	21	189	61	0	16	254	18	182	60	C	<i>)</i>
	Retail - Other Retail - Of Which: non-SME	2,567	135	2,509	933	0	104	2,493	87	2,441	893	C	<i>)</i>
	Equity	38	0	38	141	0		74	0	74	274	C	,
	Other non credit-obligation assets				88						100		
	IRB Total <sup>2</sup>				7,420						7,768		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	(	0	0	0	0	0	C	
	Institutions	0	0	0	0	(	0	0	0	0	0	O	
	Corporates	2,709	47	1,959	1,020	(	33	2,626	50	1,905	920	C	
	Corporates - Of Which: Specialised Lending	181	8	181	154	(	19	179	10	179	138	O	)
	Corporates - Of Which: SME	700	9	520	293	(	5	654	8	479	264	O	)
	Retail	11,587	238	9,443	2,109	(	161	11,515	190	9,342	1,856	O	)
	Retail - Secured on real estate property	5,345	61	5,296	806	(	22	5,359	70	5,314	615	O	)
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	304	15	302	40	(	3	299	15	298	37	O	)
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	5,041	46	4,994	766	(	19	5,060	55	5,016	578	O	
	Retail - Qualifying Revolving	3,446	27	1,485	318	(	23	3,444	19	1,439	298	O	)
	Retail - Other Retail	2,796	151	2,663	985	(	117	2,712	101	2,590	943	O	)
	Retail - Other Retail - Of Which: SME	260	19	184	60	(	15	249	17	177	59	O	)
	Retail - Other Retail - Of Which: non-SME	2,536	132	2,479	924	(	102	2,464	84	2,412	884	O	)
	Equity	38	0	38	139	(	0	40	0	40	149	C	
	Other non credit-obligation assets												
	IRB Total												

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

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

					IRB Ap	proach				
			As of 30/	09/2018				As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>	Of which: defaulted			Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	and provisions
	Central banks and central governments	0 (	0	0	0 0	0	0	0	0	0
	Institutions	0 0	0	0	0 0	0	0	0	0	0
	Corporates	683 11		375	0 6	578	11	576	302	0
	Corporates - Of Which: Specialised Lending	411	407	281	0 1	. 325	0	325	224	0
	Corporates - Of Which: SME	3	2	3	0	2	0	2	2	0
	Retail	22	. 20	4	0 1	21	1	20	4	0
	Retail - Secured on real estate property	8	8	1	0	8	0	8	1	0
GERMANY	Retail - Secured on real estate property - Of Which: SME			0	0		0		0	0
CERT II II II I	Retail - Secured on real estate property - Of Which: non-SME	7		1	0		0	/		0
	Retail - Qualifying Revolving  Retail - Other Retail	2	'l 11	1	0 0	' <sup>2</sup>	1	1 1	0	0
	Retail - Other Retail - Of Which: SME			2	0 1	11 2	1	11 2	2	0
	Retail - Other Retail - Of Which: non-SME			2		2 0	٠ 1	2	2	0
	Equity		0	2		23	0	33	123	
	Other non credit-obligation assets		, o			, 33		55	123	
	IRB Total									

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Expo		xposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustmen and
	(rela ELID 0/)	Of which:	value	Of which:	provisions		Of which:	value		Of which:	provision
	(min EUR, %)	defaulted		defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions					0	0	0	0	0	
	Corporates	663	641	508		957	25	691	508	0	
	Corporates - Of Which: Specialised Lending	411	394	279		716	25	452	291		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	2	) 2	o	0	2	0	2	0	0	
	Retail - Secured on real estate property	2	2	0 0	0	2	0	2	0	0	
INITED KINICOOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0	
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0 0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	0 0	0	0 0	0	0	0	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	0	
	Equity	0 0	0	0 0	0	0	0	0	0	0	
	Other non credit-obligation assets										
	IRB Total										

						IRB App	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	value <sup>-</sup>		Of which: defaulted	provisi
	Central banks and central governments	n derautteu	0	0	deladited	0	0	n	0	0	deradited	n
	Institutions			0			0	0	Ö	0		
	Corporates	1,768	0 1,742	1,230		7	1,886	0	1,849	1,253		
	Corporates - Of Which: Specialised Lending	551	531	367		1	646	0	616	431		0
	Corporates - Of Which: SME	0	0 0	0	C	0	0	0	0	0		0
	Retail	0	0 0	0	C	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0 0	0	c	0	0	0	0	0	(	0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	c	0	0	0	0	0	(	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	c	0	0	0	0	0	(	0
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	(	0
	Retail - Other Retail	0	0	0	C	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0	(	0
	Equity	0	0 0	0	C	0	0	0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

# Credit Risk - IRB Approach

BAWAG Group AG

						IRB App	proach					
			As of 30/	09/2018					As of 31	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Va adjus
	( ) = ==== ============================	Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	prov
	(mln EUR, %)	defaulted		0	defaulted			defaulted		0	defaulted	
	Central banks and central governments Institutions			0	(		0			0		,
		293	293	100			291		201	169	(	,
	Corporates Of Which Checiplicad Londing	293	293	188			291		291	61		,
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	90	90	03			00		00	01		'n
	Retail		1	0			1			١		á
	Retail - Secured on real estate property	1	1	0			1			ا ا		ر ا
	Retail - Secured on real estate property - Of Which: SME			0			0			ام		ń
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	1		0			0			١	(	ή
	Retail - Qualifying Revolving			0			0		ol o	ام	(	ά
	Retail - Other Retail			0			0		o o	ا	(	ما
	Retail - Other Retail - Of Which: SME			0	(		n	l n	n n		(	o <b>l</b>
	Retail - Other Retail - Of Which: non-SME			0		ا م	n	l n	0			اه
	Equity			1		ا ا			0			5
	Other non credit-obligation assets			_								
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	deradited	0	0	0	0	0	O	
	Institutions		0	0			0	0	0	0	0	
	Corporates	903	477	353		4	1,217	0	972	751	0	
	Corporates - Of Which: Specialised Lending	872 0	446	331	(	4	1,186		941	735	0	
	Corporates - Of Which: SME	0 0	0	0		0	0	0	0	0	0	
	Retail	0 0	0	0	(	0	0	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	(	0	0	0	0	0	0	
CDATNI	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	0	0	0	0	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0 0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail	0 0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	0	
	Equity	0 0	0	0	(	0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ıre amount	Val adjust
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>	Of which: defaulted			Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	_ an provis
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	(	0
	Institutions	0 0	0	0	0 0	0	0	0	0	l (	ა
	Corporates	694 0	693	496	0 0	868	0	748			J
	Corporates - Of Which: Specialised Lending	668 0	668	469	0 0	843	0	723	517	(	J
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(	J
	Retail	0 0	0	0	0 0	0	0	0	0	(	J
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0	0	0	(	J
IRELAND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(	J
IIVELAIND	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	(	)
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0	0	0	(	)
	Retail - Other Retail	0 0	0	0	0 0	0	0	0	0	(	)
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0	0	0	(	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	(	)
	Equity	0 0	0	0	0 0	0	0	0	0		J
	Other non credit-obligation assets										
	IRB Total										A

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original l	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ıre amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	(	0
	Institutions	0	0	0	0	0	0	0	0	(	0
	Corporates	274	270	189	0	291	0	287	201		0
	Corporates - Of Which: Specialised Lending	234	231	162	0	257	0	254	178	(	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	(	0
	Retail	1	1	0	0 0	1	0	1	0	(	0
	Retail - Secured on real estate property	1	1	0	0 0	1	0	1	0	(	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	0	0	(	0
NL ITILKLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0 0	1	0	1	0	(	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0 (	0	0	0 0	0	0	0	0	(	0
	Other non credit-obligation assets										
	IRB Total										

						IRB App	proach					
			As of 30/	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Val adjusti
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	an provis
	Central banks and central governments	0 0	0	0	(	0	0	0	0	0	(	)
	Institutions	0 0	0	0	(	0	0	0	0	0	C	o l
	Corporates	105	105	94	(	0	136	0	136	122	C	
	Corporates - Of Which: Specialised Lending	104	104	94	(	0	136	0	136	122	C	
	Corporates - Of Which: SME	0 0	0	0	(	0	0	0	0	0	C	)
	Retail	1 0	1	0	(	0	1	0	1	0	C	)
	Retail - Secured on real estate property	0 0	0	0	(	0	0	0	0	0	C	
TTALV	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	0	0	0	0	C	)
ITALY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0	0	0	0	0	C	)
	Retail - Qualifying Revolving	0 0	0	0	(	0	0	0	0	0	C	)
	Retail - Other Retail	1 0	1	0	(	0	1	0	1	0	C	
	Retail - Other Retail - Of Which: SME	0	0	0	(	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0	0	0	0	0	C	
	Equity	0 0	0	0	(	0	0	0	0	0	C	
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30/	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0 (	0	0	ueraurteu (	0	0	uerauiteu 0	0	0	ueraurteu 0	)
	Institutions		0	0	(	0	0	0	0	0	0	ار
	Corporates	180	166	116	C	0	124	0	114	80	0	)
	Corporates - Of Which: Specialised Lending	180	166	116	C	0	124	0	114	80	0	J
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	J
	Retail	0	0	0	C	0	0	0	0	0	0	J
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	0	)
CMEDEN	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	)
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	0	)
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	0	)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	0	1
	Equity	0 0	0	0	(	0	0	0	0	0	0	1
	Other non credit-obligation assets											
	IRB Total											



#### Credit Risk - IRB Approach BAWAG Group AG

IRB Approach As of 31/03/2019 As of 30/06/2019 Value adjustments Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Exposure Exposure adjustments Value<sup>1</sup> Value<sup>1</sup> Of which: Of which: Of which: Of which: provisions provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments **Institutions** 9,694 Corporates Corporates - Of Which: Specialised Lending
Corporates - Of Which: SME 4,956 779 4,567 3,441 4,855 4,585 3,324 512 775 277 11,691 9,503 1,944 11,759 9,572 1,937 Retail Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME 5,409 297 5,361 5,469 5,419 295 287 286 Consolidated data 586 322 994 5,112 5,066 5,183 5,133 Retail - Secured on real estate property - Of Which: non-SME 3,475 1,470 3,453 1,456 Retail - Qualifying Revolving 2,807 2,837 250 2,672 2,697 Retail - Other Retail Retail - Other Retail - Of Which: SME 2,553 2,490 2,587 2,518 932 273 Retail - Other Retail - Of Which: non-SME Other non credit-obligation assets 397 IRB Total<sup>2</sup> 8,129 8,909

(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 Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	, <del> </del>
	Institutions	0	0	0	0	0	0	0	0	0	0	0	)
	Corporates	2,643	56	1,914	965	0	22	3,046	69	2,220	1,041	0	)
	Corporates - Of Which: Specialised Lending	262	9	262	184	0	5	260	9	260	180	0	)
	Corporates - Of Which: SME	770	7	458	268	0	4	765	7	455	260	0	)
	Retail	11,619	207	9,437	1,929	0	110	11,686	185	-	1,922		)
	Retail - Secured on real estate property	5,382	69	5,334	612	0	17	5,442	64	5,391	619	0	)
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	294	14	293	37	0	2	284	13	283	35	0	)
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	5,088	55	5,041	576	0	15	5,157	51	5,108	584		)
	Retail - Qualifying Revolving	3,465	22	1,465	329	0	18	3,443	18	1,451	319		)
	Retail - Other Retail	2,772	116	2,638	987	0	76	2,802	102	2,663	984	0	)
	Retail - Other Retail - Of Which: SME	249	17	177	61	0	14	245	16	174	61	0	)
	Retail - Other Retail - Of Which: non-SME	2,524	99	2,461	926	0	62	2,557	87	2,489	923	0	)
	Equity	40	0	40	149	0	0	39	0	39	144	0	)
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	(	0	0	C	0	0	C	0
	Institutions	0	0 0	0		0	0	c	0	0	C	0
	Corporates	347 1	1 343	139	(	4	970	11	963	490	C	5
	Corporates - Of Which: Specialised Lending	90	0 90	63	(	0	186	c	186	111	C	
	Corporates - Of Which: SME	3	0 51	13	(	0	4	c	52	14	C	0
	Retail	21	1 20	3	(	1	. 21	1	20	3	C	) 1
	Retail - Secured on real estate property	8	0 8	1	(	0	8	c	8	1	C	
CEDMANN	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	(	0	1	c	1	0	C	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	7	0 7	1	(	0	7	c	7	1	C	
	Retail - Qualifying Revolving	2	0 1	1	(	0	2	c	1	0	C	0
	Retail - Other Retail	11	1 11	2	(	1	. 11	1	. 11	2	C	1
	Retail - Other Retail - Of Which: SME	2	1 2	0	(	1	. 2	1	. 2	0	C	1
	Retail - Other Retail - Of Which: non-SME	9	0 9	2	(	0	9	1	9	2	C	0
	Equity	34	0 34	125	(	0	34	0	34	127	C	0
	Other non credit-obligation assets											
	IRB Total											

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

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustme
	(mln EUR, %)	Of which defaulted			Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0		n delauited	0 0	0	delauited	0	0	deradited	0
	Institutions	0	0			0 0			o o	0		0
	Corporates	959	0 92	74!	5 (	0 2	1,230	c	1,202	951		0
	Corporates - Of Which: Specialised Lending	687	0 66	507	7	0 0	626	c	602	407		0
	Corporates - Of Which: SME	0	0	0	0	0 0	O	c	0	0		0
	Retail	2	0	2 (	0	0	2	. C	2	0	(	0
	Retail - Secured on real estate property	2	0	2 (	0	0	2	. C	2	0	(	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	C	0	0		0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	C	1	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	C	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	C	0	0		0
	Retail - Other Retail - Of Which: SME	0	0		0	0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0			0	0	[] C	0	0		0
	Equity	0	0	) (	U (	0	C		0	0		U
	Other non credit-obligation assets											
	IRB Total											

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expost	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 0 1,919 657 0 0 0 0 0 0	0 0 44 0 0 0 0 0 0	0 0 1,885 628 0 0 0 0 0 0	0 0 1,172 439 0 0 0 0 0 0		0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,995 687 0 0 0 0 0 0	0 0 44 0 0 0 0 0 0 0	0 0 1,962 659 0 0 0 0 0	0 0 1,357 461 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
	IRB Total												

# Credit Risk - IRB Approach BAWAG Group AG

BAWAG Group AG

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	V adjus
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	prov
	Central banks and central governments	0 0	0	0	deradited	0		derautted	0	0	deradited	0
	Institutions	0 0	0	0		0	(		0	0		o
	Corporates	239	239	142	. C	0	265	c	265	153		٥
	Corporates - Of Which: Specialised Lending	87	87	61	c	0	82	ı c	82	57		٥
	Corporates - Of Which: SME	0 0	0	0	c	0	(	o c	0	0	(	٥
	Retail	1 0	0	0	C	0	1	. c	0	0		J
	Retail - Secured on real estate property	0 0	0	0	C	0	(	o c	0	0		J
ED A NICE	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(	o c	0	0		J
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(	o c	0	0		J
	Retail - Qualifying Revolving	0 0	0	0	C	0	(	o C	0	0		J
	Retail - Other Retail	0 0	0	0	C	0	(	o C	0	0		J
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(	o C	0	0		J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(	o C	0	0		J
	Equity	0 0	0	1	С	0	(	C	0	1	(	J
	Other non credit-obligation assets											4
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustmer
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	0	0	0	C	0	0	(	0
	Institutions	0 0	0	0	0	0	0	C	0	0	(	0
	Corporates	1,212	967	748	0	2	1,019	0	893	684	(	0
	Corporates - Of Which: Specialised Lending	1,181	936	731	0	2	988	(	863	669	(	0
	Corporates - Of Which: SME  Retail			0	0	0	0	۲		U O	(	0
	Retail - Secured on real estate property			0	0	0	0			0	(	0
	Retail - Secured on real estate property - Of Which: SME			0	٥	0	0		o o	0	(	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0		0	0	(	0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	C	0	0	(	0
	Retail - Other Retail	0 0	0	0	0	0	0	c	0	0	(	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	C	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	C	0	0	(	0
	Equity	0 0	0	0	0	0	0	C	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Val adjustr
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	ar provis
	Central banks and central governments	(	0	0	0	(	0	0	0	0	0	0	
	Institutions			0	0	(	0	0	0	0	0	0	1
	Corporates	927		907	677	(	0	1,005	0	976	677	0	1
	Corporates - Of Which: Specialised Lending	902		882	651	(	0	971	0	942	645	0	1
	Corporates - Of Which: SME  Retail				0	(		١	0		U O	0	1
	Retail - Secured on real estate property				0			١	0		0	0	
	Retail - Secured on real estate property - Of Which: SME				0				0		0	0	
IRELAND	Retail - Secured on real estate property - Of Which: non-SME			o o	0		o o		0		0	0	
	Retail - Qualifying Revolving			0	0		0	0	0	0	0	0	1
	Retail - Other Retail			0	0	(	0	0	0	0	0	0	İ
	Retail - Other Retail - Of Which: SME		) c	0	0	(	0	0	0	0	0	0	İ
	Retail - Other Retail - Of Which: non-SME		) c	0	0	(	0	0	0	0	0	0	İ
	Equity		) C	0	0	(	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	C	)
	Institutions	0 0	0	0	0	0	0	0	0	0	C	)
	Corporates	234 0	230	161	0	0	225	0	222	154	C	)
	Corporates - Of Which: Specialised Lending	200	196	137	0	0	192	0	188	132	C	)
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	J
	Retail	1 0	1	0	0	0	1	0	1	0	C	)
	Retail - Secured on real estate property	1 0	1	0	0	0	1	0	1	0	C	)
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	)
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0	0	1	0	1	0	C	J
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	C	)
	Equity	0 0	0	0	0	0	0	0	0	0	C	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Val adjust
	(min ELID 0/)	Of which: defaulted	— Value <sup>1</sup>		Of which:	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which:	ar provis
	(mln EUR, %)  Central banks and central governments	defaulted	0 0	0	defaulted		0	derauited	0	0	defaulted	<u> </u>
	Institutions	0	0	0	"				0	0		
	Corporates	134	0 134	120	1		133		133	120		
	Corporates - Of Which: Specialised Lending	134	0 134	120			133		133	120		ő
	Corporates - Of Which: SME	0	0 0	0			0		0	0		
	Retail	1	0 1	0		0	1		1	0	(	
	Retail - Secured on real estate property	0	0 0	0	l o	0	O	0	0	0	(	0
TT A L \ /	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	l c	0	0	0	0	0	(	0
ITALY	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0	(	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	(	0
	Retail - Other Retail	1	0 1	0	0	0	1	0	1	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	O	0	0	0	(	)
	Equity	0	0 0	0	C	0	O	0	0	0	(	)
	Other non credit-obligation assets											
	IRB Total											

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ıre amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	(	
	Institutions	0	0	0	0	0	0	0	0	0	0	(	
	Corporates Of Which Specialized Londing	122 122	0	115 115	80	0		120 120		116 116	82 82	(	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	122	0	113	00	0		120		110	02	(	(I
	Retail		0	0	0	0		0		Ö		(	
	Retail - Secured on real estate property	0	0	0	0	0	o o	0		0	0	(	
CMEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(	
	Equity	0	0	0	0	0	0	0	0	0	0	(	
	Other non credit-obligation assets  IRB Total												



General governments exposures by country of the counterparty

							BAWAG Group AG						
							As of 31/12/2018						
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Derivatives		Off balan	ce sheet	
											Off-balance she	eet exposures	
								Derivatives with p	ositivo fair value Porivativos	vith negative fair value	on balance shi		
								Delivatives with p	ositive fail value Delivatives	vitii liegative lali value			
													Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short										
			positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at				Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount Carrying amou	nt Notional amount			
					2 2 p. 2 2								
[ 0 - 3M [		392	263	0	0	0	0			0 0	1,035	0	
[ 3M - 1Y [ [ 1Y - 2Y [		36 89	36 89	0	0	0	0	(	4	0 4	1,033	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	60	60 180	0	0	0	0	(	5 5	0 0	0	0	
[5Y - 10Y [		565	565	0	0	0	0	(	5 5	0 18	6	0	
[10Y - more Total [ 0 - 3M [		1,619 <b>2,941</b>		<b>0</b> <b>0</b>	<b>0</b>	<b>0</b>	0 0	() ()	79 9 93	0 0 21 0 0	47 1,105	0 <b>0</b>	287
Total  [ 0 - 3M [		0	0	0	0	0	0	(	0 0	0 0 0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Belgium	11 16 87	11 16 87	0 0	0 0	0 0	0 0	(		0 0 0	0 0	0	
[10Y - more Total		0 124	0 124	0 <b>0</b>	0	0 <b>0</b>	0 <b>0</b>	( (	0 0	0 0 0 0	0 0	0 <b>0</b>	0
[ 0 - 3M [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria												
[ 0 - 3M [													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [													
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus												
[ 0 - 3M [													
[ 0 - 3M [		0	0	0	0	0	0	(	0 0	0 0 0	0	0	
[ 17 - 27 [ [ 2Y - 3Y [ [3Y - 5Y [	Czech Republic	10 21	10 21	0	0	0	0 0	(		0 0 0	0 0	0	
[5Y - 10Y [ [10Y - more		0 0 32	0 0 32	0	0 0	0 0	0 0	(	0 0	0 0 0 0 0	0 0	0 0	11
[ 0 - 3M [ [ 3M - 1Y [		32	32										11
[ 0 - 3M [	Denmark												
[5Y - 10Y [ [10Y - more													
I I Atal													
[ 0 - 3M [	Estonia												
[5Y - 10Y [ [10Y - more													
Total													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(viiii Zevi)											Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	0 0 0 0 26 24 0	0 0 0 0 26 24 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [	Germany													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Croatia													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Ireland	0 31 0 0 10 43 0	0 31 0 0 10 43 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	10 0 0 0 0 0 26 0	10 0 0 0 0 0 26 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	O
[ 0 - 3M [	Latvia	36	36	J			U	Ü	U	U	U	U	U	U



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	0 0 0 26 0 40 0	0 0 0 26 0 40 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	0 0 0 10 0 0 0	0 0 0 10 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[ 0 - 3M [	Portugal													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Romania													
[ 0 - 3M [	Slovakia	0 0 12 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Slovenia												3	



General governments exposures by country of the counterparty

							BAWAG Group AG							
						Dire	As of 31/12/2018 ct exposures							
	(mln ELID)			On balance	sheet	<b>D</b> 11C	ct exposures		Deriva	tives		Off balar	nce sheet	-
	(mln EUR)							Derivatives with pos		Derivatives with negative f	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 Notiona	al amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 0 0 0 0 59 0	0 0 0 0 0 59 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [	Sweden	J	39								J	v	· ·	<b>U</b>
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	1 0 0 0 2 2 0	1 0 0 0 2 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Middle East	3	3	0	0	0		0	0	0	0	0	0	U
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Latin America and the Caribbean													



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

BAWAG Group AG

							briving group he							
							As of 31/12/2018	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with p	ocitivo fair valuo	Dorivativos with	n negative fair value	Off-balance sh	heet exposures	
								Derivatives with po	ositive iaii value	Derivatives with	i llegative fall value			Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 0 0 2 0	0 0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 - 3M [	Others	0 1 3 0 0 0 12 0	0 1 3 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	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	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the 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 sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivatives			Off balanc	ce sheet	
												Off-balance she	ot ovnocures	
												Off-dalance sne	et exposures	
								Derivatives with p	ositive fair value Dei	rivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		delivative illialitial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount Carry	ying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount Carry	ying amount	Notional amount			
[ O - 3M [		612	483	0	0	0	0	(	0	0	0	1,078	0	
[ 3M - 1Y [ [ 1Y - 2Y [		80 26	80 26	0	0	0	0 0	(	7 5	0	0	10	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	62 173	62 173	0	0	0	0	(	0	0	0	1	0	
[5Y - 10Y [		541	541	0	0	0	0	(	5 5	0	17	9	0	
[10Y - more Total		1,564 3,058		<b>0</b>	0	<b>0</b>	0	(	79 <b>96</b>	0 <b>0</b>	0 17	1,167	0 <b>0</b>	683
[ 3M - 1Y [ [ 1Y - 2Y [		0	0 10	0	0 0	0	0 0	(		0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	0	0 0	0	0	0	0 0	(	0 0	0 0	0	0 0	0	
Total  [ 0 - 3M [		0 10	0 0	0 0	0	0	0	(	0 0	0 0	0 0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Bulgaria													
[ 0 - 3M [														
Total [ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Commune													
[ 0 - 3M [	Cyprus													
Total [ 0 - 3M [		0	0	0	0	0	0	(	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	(	0 0	0 0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Czech Republic	0 0	0 0	0 0	0 0	0	0 0	(	0 0 0	0 0	0	0 0	0	
[ 0 - 3M [		0 0	0 <b>0</b>	0 <b>0</b>	0	0 <b>0</b>	0 0	(	0 0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Denmark													
I Atal														
[ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Estonia													
[5Y - 10Y [ [10Y - more														
Total	]													



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(											Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 17 0 0 0 0	0 0 0 0 0 0	0
Total  [ 0 - 3M [	Hungary													
[ 3M - 1Y [	Ireland	0 30 0 0 0 0 0	0 30 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	0 0 0 0 102 129 0	0 0 0 0 102 129 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [	Latvia	230	230	Ü	O Company of the comp		U	· ·	J. T. T. T. T. T. T. T. T. T. T. T. T. T.	Ü	V	V	U	



General governments exposures by country of the counterparty

	BAWAG Group AG  As of 30/06/2019													
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet		
								Derivatives with pos	itive fair value	Derivatives with negative fair value	Off-balance s	neet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[ 0 - 3M [	Lithuania													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Luxembourg													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland	0 0 10 0 0 0	0 0 10 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [	Portugal	10		v				Ü					J	
[ 0 - 3M [	Romania													
Total [ 0 - 3M [	Slovakia	0 11 0 0 0 0	0 11 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 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 [	Slovenia	11	11	0	0	0	0	0	0	0 0	0	0	0	



General governments exposures by country of the counterparty

							BAWAG Group AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sheet exposures		
			Total carrying amount of			Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
Total  [ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	<u></u>			Deriva	tives		Off balan	ce sheet	
	(IIIIII LOK)											Off-balance sh		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
Total  [ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 3M - 1Y [	Switzerland													
[ 3M - 1Y [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0 0 0 2 0 0	0 0 0 2 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 3M - 1Y [	Middle East			Ü			U	U		U	U	V	<u> </u>	V
Total [ 0 - 3M [	Latin America and the Caribbean													



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

BAWAG Group AG

							DAWAG GIOUP AG							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivatives Off balance sheet					
				Derivatives with positive fair value Derivatives with negative						n negative fair value	Off-balance sl	heet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[ 0 - 3M [	Others	0 3 0 0 0 0 11 0	0 3 0 0 0 0 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

#### Notes and definition

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

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

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

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

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

the 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 sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo,

(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.



#### Performing and non-performing exposures

			A	As of 30/09/201	.8					A	s of 31/12/201	8		
	Gross carrying amount				Accumulated i accumulated o value due to co provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions <sup>4</sup>	nanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	erforming performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing
(min FUD)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	7,581	0	0	0	6	0	0	7,393	0	0	0	6	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	855	0	0	0	0	0	0	798	0	0	0	0	0	0
Credit institutions	4,011	0	0	0	2	0	0	3,866	0	0	0	0	0	0
Other financial corporations	1,962	0	0	0	2	0	0	1,926	0	0	0	2	0	0
Non-financial corporations	753	0	0	0	3	0	0	802	0	0	0	4	0	0
Loans and advances(including at amortised cost and fair value)	35,193	123	909	768	79	211	231	35,158	121	845	758	71	177	231
Central banks	4,635	0	0	0	0	0	0	4,499	0	0	0	0	0	0
General governments	3,241	2	0	0	0	0	0	2,923	2	0	0	0	0	0
Credit institutions	428	0	1	0	0	0	0	414	0	0	0	0	0	0
Other financial corporations	722	0	18	1	3	0	3	905	0	26	4	4	4	2
Non-financial corporations	13,123	22	513	478	55	66	68	13,545	25	489	487	48	76	59
of which: small and medium-sized enterprises at amortised cost	2,634	7	122	119	11	45	38	1,979	4	87	83	11	28	39
Households	13,045	99	377	289	20	145	160	12,872	94	329	268	19	98	171
DEBT INSTRUMENTS other than HFT	42,773	123	909	768	86	211	231	42,551	121	845	758	77	177	231
OFF-BALANCE SHEET EXPOSURES	8,042		14	14	17	9	5	8,477		20	19	20	9	5

<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, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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> Insitutions 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 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.



#### **Performing and non-performing exposures**

			Α	As of 31/03/201	9					<b>F</b>	As of 30/06/201	9		
	Gross carrying amount			Accumulated i accumulated o value due to co provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing On performing performing performing		guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
(role FUD)		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	7,089	0	0	0	7	0	0	6,793	0	0	0	6	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	764	0	0	0	0	0	0	610	0	0	0	0	0	0
Credit institutions	3,681	0	0	0	1	0	0	3,643	0	0	0	1	0	0
Other financial corporations	1,824	0	0	0	2	0	0	1,777	0	0	0	1	0	0
Non-financial corporations	820	0	0	0	4	0	0	763	0	0	0	4	0	0
Loans and advances(including at amortised cost and fair value)	36,921	143	848	757	55	208	240	34,731	158	842	780	58	196	229
Central banks	6,413	0	0	0	0	0	0	3,273	0	0	0	0	0	0
General governments	2,953	0	0	0	0	0	0	3,138	2	0	0	0	0	0
Credit institutions	493	0	1	0	0	0	0	545	0	1	0	0	0	0
Other financial corporations	778	0	7	4	4	1	2	911	0	3	2	8	1	0
Non-financial corporations	13,266	36	491	463	34	108	55	13,784	56	509	508	34	111	53
of which: small and medium-sized enterprises at amortised cost	2,001	11	84	80	11	28	34	2,127	13	87	86	11	31	34
Households	13,018	106	350	290	16	99	183	13,081	100	330	269	16	84	175
DEBT INSTRUMENTS other than HFT	44,010	143	848	757	62	208	240	41,524	158	842	780	64	196	229
OFF-BALANCE SHEET EXPOSURES	8,051		22	21	20	8	0	8,615		20	20	17	7	0

<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, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred 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> Insitutions 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 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.



#### **Forborne exposures**

			As of 30/09/2018					As of 31/12/2018	3	
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cre provisions for exforted to the control of the contr	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	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)	470	213	52	48	143	436	186	46	42	130
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	0	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	6	0	1	0	0
Non-financial corporations	163	85	22	20	31	149	75	23	22	20
of which: small and medium-sized enterprises at amortised cost	34	14	2	2	19	31	17	3	2	14
Households	304	128	29	28	112	280	111	22	21	110
DEBT INSTRUMENTS other than HFT	470	213	52	48	143	436	186	46	42	130
Loan commitments given	4	1	0	0	1	4	1	0	0	1

<sup>(1)</sup> 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 30

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



#### **Forborne exposures**

			As of 31/03/2019					As of 30/06/2019	)	
	Gross carrying amount of exposures with forbearance measures		value due to cre provisions for e	ulated impairment, ulated changes in fair ue to credit risk and ons for exposures with ance measures <sup>2</sup> Collateral and financial guarantees		Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
(mln EUR)  Debt securities (including at amortised cost and fair value)	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)	420	195	36	34	99	417	224	56	54	96
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	4	0	1	0	0	4	0	1	0	0
Non-financial corporations	147	74	20	19	20	158	109	44	43	18
of which: small and medium-sized enterprises at amortised cost	27	15	2	2	14	29	15	2	2	14
Households	270	121	15	14	79	255	115	12	11	78
DEBT INSTRUMENTS other than HFT	420	195	36	34	99	417	224	56	54	96
Loan commitments given	3	1	0	0	0	3	1	0	0	0

<sup>(1)</sup> 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 30

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.