

Bank Name	Volksbanken Verbund
LEI Code	AT000000000043000VB
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	1,624	1,761	1,747	1,864	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	1,624	1,761	1,747	1,864	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,638	1,775	1,761	2,098	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	1,638	1,775	1,761	2,098	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,168	2,298	2,282	2,617	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	2,168	2,298	2,282	2,617	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	13,722	14,577	14,648	14,624	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	13,722	14,577	14,648	14,624	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	11.84%	12.08%	11.93%	12.75%	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	11.84%	12.08%	11.93%	12.75%	(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	11.94%	12.18%	12.02%	14.35%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.94%	12.18%	12.02%	14.35%	(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	15.80%	15.77%	15.58%	17.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.80%	15.77%	15.58%	17.89%	(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	27,088	27,767	27,827	27,770	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	6.05%	6.39%	6.33%	7.56%	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	1,638	1,775	1,761	2,098	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,628	1,765	1,754	2,091	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,088	27,767	27,827	27,770	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	27,088	27,767	27,827	27,770	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.4%	6.3%	7.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	6.4%	6.3%	7.5%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Volksbanken Verbund

			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	2,168	2,298	2,282		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	1,624	1,761	1,747		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	763	771	772		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Instruments)	1,272	1,328	1,322		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Retained earnings						
		Accumulated other comprehensive income	-741	-735	-748		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	274	311	282		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	131	157	195		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	-2	-2	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1	-1	-3	-3	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	0	0	0	0	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	0	0	0	0	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.
	A.1.14.1	Of which: from securitisation positions (-)	0	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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	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	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-81	-79	-78	-95	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	10	10	7	7	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 (+/-)	10	10	7	7	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 (+/-)	0	0	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)	14	14	14	234	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	14	14	14	234	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	0	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)	1,638	1,775	1,761	2,098	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	530	523	521	518	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	482	477	476	474	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	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	48	46	45		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,722	14,577	14,648	14,624	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
CONTRACTOR OF THE PROPERTY OF	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)	11.84%	12.08%	11.93%	12.75%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.94%	12.18%	12.02%	14.35%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.80%	15.77%	15.58%	17.89%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,614	1,751	1,740	1,857	[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)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.76%	12.01%	11.88%	12.70%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Mome items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	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)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu		•		1		1

(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)	12,188	12,256	12,522	13,161	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	12,188	12,256	12,522	13,161	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	34	46	27	24	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	47	56	53	44	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)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	96	86	81	88	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	96	86	81	88	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 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,357	1,288	1,262	1,262	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,357	1,288	1,262	1,262	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	845	702	44	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	13,722	14,577	14,648	14,624	



2019 EU-wide Transparency Exercise P&L Volksbanken Verbund

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	403	521	133	264
Of which debt securities income	36	49	12	23
Of which loans and advances income	358	459	117	234
Interest expenses	75	100	27	53
(Of which deposits expenses)	22	27	16	32
(Of which debt securities issued expenses)	24	34	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	5	0	3
Net Fee and commission income	172	233	58	115
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial				_
assets, net	0	0	0	5
Gains or (-) losses on financial assets and liabilities held for trading, net	1	0	0	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	1	12	15
Gains or (-) losses from hedge accounting, net	-2	-2	-2	-3
Exchange differences [gain or (-) loss], net	-1	-1	1	2
Net other operating income /(expenses)	16	29	49	53
TOTAL OPERATING INCOME, NET	521	685	223	397
(Administrative expenses)	409	541	142	261
(Depreciation)	19	26	7	15
Modification gains or (-) losses, net	0	-1	0	-1
(Provisions or (-) reversal of provisions)	-1	-1	-1	-1
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-1	-1	-1	-1
Of which pending legal issues and tax litigation ¹		1		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	30	11	-9	-12
(Financial assets at fair value through other comprehensive income)	21	15	-4	-8
(Financial assets at amortised cost)	9	-4	-5	-4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-1	-3	2	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	2	12	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	67	122	82	129
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	63	114	82	122
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	63	114	82	122
Of which attributable to owners of the parent	62	115	82	122

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(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	hy		Fa	ir value hierard	hy		Fa	ir value hierarc	hy		Fa	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	1,507				1,764				1,909				1,658				IAS 1.54 (i)
Financial assets held for trading	93	0	87	6	95	0	88	7	96	0	57	39	101	0	62	39	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	696	0	0	696	660	6	31	623	669	1	22	645	643	6	27	609	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	505	0	0	504	390	51	2	337	195	42	2	151	176	173	0	3	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	22,017				22,357				22,844				23,074				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	34	0	34	0	37	0	37	0	41	0	41	0	43	0	43	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				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,059				1,260				981				972				
TOTAL ASSETS	25,911				26,564				26,733				26,666				IAS 1.9(a), IG 6

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

(mln	EUR)		,	s of 30/09/20	18				As of 31/	/12/2018					As of 31,	03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	nulated impairment	Gro	oss carrying am	ount	Acc	umulated impair	ment	Gro	ss carrying am	nount	Accui	nulated impai	rment	Gro	ss carrying an	nount	Accur	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditinpaired Stage 2 Stage 3 Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	395	5 0	O	0	0	0 390	0	0		0 0	0	195	5	0	0))	0 170	5 (0 0	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C) c	O	0	0	0	0	0		0 0	0	()	0	0))	0) (0 0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,899	9 0	O	0	0	0 1,963	0	0		0 0	0	2,156	5	0	0)	0 2,27	L		0 -1	0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	17,625	2,177	636	-23	-43	-254 18,056	2,031	600	-2	-35	-237	18,355	2,023	3 59	-2	L -34	-23	1 18,690	1,820	57	·6 -20	-37	-226	Annex V.Part 1.32, 44(a)

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



Market RiskVolksbanken Verbund

							VOIK	SDAIIRCH VCIDA	iu										
	SA				IM									IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (M	Memorandum item)	INCREMENTAL D AND MIGRATION CAPITAL CHA	ON RISK	ALL PRICE RIS CHARGE I			VaR (Memor	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)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	(SVaRt-1)	12 WEEKS AVERAGE LAST I MEASURE	MEASURE	FLOOR AVER MEAS	AGE MEASUE	TOTAL RIS	E MULTIPLICATION	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOD	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/0	9/2018								As of 31/1	.2/2018				
raded Debt Instruments	96	86	0 0	0	0						0	0	0	0					
Of which: General risk	88	80	0 0	0	0						0	0	0	0					
Of which: Specific risk	3	2	0 0	0	0						0	0	0	0					
quities	0	0	0 0	0	0						0	0	0	0					
Of which: General risk	0	0	0 0	0	0						0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0						0	0	0	0					
oreign exchange risk	0	0	0 0	0	0						0	0	0	0					
ommodities risk otal	96	86	0 0	0	0	0	0	0	0) 0	0	0	0	0	0	0	0	0 0	0
ocai	As of 31/03/2019	As of 30/06/2019	U U		As of 31/0	<u> </u>	<u> </u>	U					<u> </u>	As of 30/0		U	J	0	ů
aded Debt Instruments	81	88	0 0	0	0					_	0	<u> </u>	0	0					
Of which: General risk	77	85		0	0								0						
Of which: Specific risk	1	2		0	0						0		0						
uities	0			0	0						0		0						
Of which: General risk	0	0	0 0	0	0						0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0						0	0	0	0					
reign exchange risk	0	0	0 0	0	0						0	0	0	0					
mmodities risk	0	0	0 0	0	0						0	0	0	0					
tal	81	88	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

Volksbanken Verbund

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	2,828	2,912	12		3,159	3,243	6	
	Regional governments or local authorities	321	381	0		329	378	0	
	Public sector entities	326	251	50		200	128	25	
	Multilateral Development Banks	34	34	0		41	41	0	
	International Organisations	57	57	0		51	51	0	
	Institutions	306	316	85		347	349	103	
	Corporates	4,352	3,280	3,107		4,065	3,359	3,065	
	of which: SME	3,388	2,586	2,444		3,151	2,562	2,369	
	Retail	5,186	3,643	2,334		5,408	3,539	2,317	
Consolidated data	of which: SME	2,596	1,823	1,017		2,826	1,870	1,065	
Consolidated data	Secured by moregages on mimovable property	13,906	13,505	4,967		14,239	13,838	5,084	
	of which: SME	7,080	6,815	2,547		7,266	6,995	2,609	
	Exposures in default	726	436	445	262	666	400	407	241
	Items associated with particularly high risk	40	36	54		97	89	133	
	Covered bonds	664	664	68		691	691	69	
	Claims on institutions and corporates with a ST credit assessment	40	40	9		57	57	12	
	Collective investments undertakings (CIU)	185	162	78		174	152	66	
	Equity	211	211	267		253	253	272	
	Other exposures	822	821	746		850	849	742	
	Standardised Total ²	30,003	26,749	12,222	324	30,62	7 27,41	12,301	302

⁽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 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	2,302	2,377	0		2,514	2,588	0	
	Regional governments or local authorities	295	342	0		302	339	0	
	Public sector entities	326	251	50		200	128	25	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	56	129	33		63	127	32	
	Corporates	4,071	3,043	2,899		3,790	3,120	2,855	
	of which: SME	3,251	2,481	2,344		3,029	2,465	2,277	
	Retail CMF	5,033	3,524	2,256		5,249	3,417	2,238	
AUSTRIA	of which: SME	2,528	1,772	988		2,752	1,815	1,034	
, 100 1112, 1	Secured by mortgages on immovable property	13,148	12,771	4,693		13,461	13,089	4,805	
	of which: SME	6,682	6,437	2,405 402	าาา	6,856 597	6,608 362	2,465 366	210
	Exposures in default	655 35	395 33	50	232	89	362 83	125	210
	Items associated with particularly high risk Covered bonds	257	257	27		262	262	26	
	Claims on institutions and corporates with a ST credit assessment	25/ n	257	2/		202	202	20	
	Collective investments undertakings (CIU)	160	137	77		147	125	65	
	Equity	211	211	267		253	253	272	
	Other exposures	807	806	733		840	839	733	
	Standardised Total ²	007	000	/55	289	070	059	/33	265

(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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	9	21			9	21	0	
	Regional governments or local authorities	0	12	0		0	12	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	87	63			104	80	19	
	Corporates	140	107			132	104	100	
	of which: SME	107	79			96	74	71	
	Retail	94	70			98	72	46	
GERMANY	of which: SME	43	29			48	31	18	
OLIVIAIVI	Secured by mortgages on immovable property	553	532			572	547	206	
	of which: SME	336	319	121		352	329	123	
	Exposures in default	9	6	6	3	9	7	7	
	Items associated with particularly high risk	0	0	0		2	2	3	
	Covered bonds	48	48	5		48	48	5	
	Claims on institutions and corporates with a ST credit assessment	17	17	4		21	21	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	1		0 1	0	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.

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30/	09/2018			As of 31	/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	40	40	0		40	40	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	1	1	0		2	2	1				
	Corporates	5	5	3		5	5	2				
	of which: SME	2	2	2		$\frac{1}{2}$	1	1				
	Retail	0	0	0		1	1	1				
FRANCE	of which: SME	0	0	0		1	1	0				
	Secured by mortgages on immovable property	1	1	0		1	1	0				
	of which: SME	0	0	0	0	0	0	0	0			
	Exposures in default Thems associated with particularly high rick	0	0	0	U	0	0		U			
	Items associated with particularly high risk Covered bonds	136	136	14		158	158	16				
	Claims on institutions and corporates with a ST credit assessment	130	130	Λ 14		120	120	10				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0 0	0		0	0	0				
	Other exposures	0	0 0	0		0 n	0	0				
	Standardised Total ²	0	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 exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Volksbanken Verbund

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0			
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0	0		0	0	0	
-	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	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	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	0	
	Standardised Total ²	(1) Original exposure, unlike Expo			0				

		exposures, but includes genera	l credit risk adjustments.		•				
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 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 Corporates	0 0	0	0		0	0	0	
	of which: SME Retail	0 0	0	0 0		0 0	0	0 0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0 0	0	0 0	0	0 0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0		0 0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) 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		,		.,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks 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		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0		
Counterpart 6	of which: SME	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 Other expenses	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	0	U	0	0	U	U	0
	Standardised Total				U				ı

(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		terparty excludes those for sect	iristisation exposures, additional	valuation aujustments (AVAS) a	id other own failus reductions	related to the	
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	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		
	International Organisations	0	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	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 Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) 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

Volksbanken Verbund

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	٥	Ů		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Carratuar of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	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	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0 n) n		0	0	0	
	Collective investments undertakings (CIU)	0	0	Ö		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 genera		, ,	. ,		ind other own rands reductions		
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	12/2018	
		Original Exposure ¹	Original Exposure Palue Risk exposure amount Provisions provisions provisions				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
_	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 3	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0 n) n	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, in the second			0				0
		(1) Octobridation I company of the Francisco							

(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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	Ü	0	0	0	U
	Items associated with particularly high risk Covered bonds	0	0	0		0	0		
		0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		0	0		
	Equity Other exposures	0	0	0		0	0		
	Standardised Total ²	U	0	0	0	U	U	-	

(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

Volksbanken Verbund

					Standardise	ed Approach							
			As of 31/	03/2019			As of 30	/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	2,860	2,928	15		2,750	2,820	13					
	Regional governments or local authorities	324	371			345	377	0					
	Public sector entities	327	257			207	129	25					
	Multilateral Development Banks	34	34			31	31	0					
	International Organisations	67	67			67	67	0					
	Institutions	308	323			276	292	69					
	Corporates	4,105	3,387			3,951	3,241	2,977					
	of which: SME	3,180	2,585			3,092	2,504	2,326					
	Retail	5,481	3,602	2,355	5	5,463	3,624	2,379					
Consolidated data	of which: SME	2,899	1,915			2,822	1,882	1,072					
Consolidated data	Secured by mortgages on immovable property	14,185	13,816			13,877	13,536	4,995					
	of which: SME	7,228	6,983			6,916	6,693	2,523					
	Exposures in default	635	377	383	235	624	364	370	236				
	Items associated with particularly high risk	115	105			784	698	1,047					
	Covered bonds	850	850	85		918	918	92					
	Claims on institutions and corporates with a ST credit assessment	2	2	1		2	2	1					
	Collective investments undertakings (CIU)	168	146			162	140	66					
	Equity	254	254			277	277	288					
	Other exposures	970	969	904		936	935	861					
	Standardised Total ²	30,685	27,486	12,549	294	30,670	27,450	13,185	291				

(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	ed Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		Original Exposure ¹	riginal Exposure 1 Exposure Value 1 Risk exposure amount provisions 2 Original Exposure 1 Exposure Value 1 Risk exposure amount provisions 2 Original Exposure 1 Exposure Value 1 Risk exposure amount								
	(mln EUR, %)										
	Central governments or central banks	2,229	2,301	0		2,103	2,178	0			
	Regional governments or local authorities	292	328	0		313	333	0			
	Public sector entities	327	257	51		207	129	25			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	52	115	29		55	119	30			
	Corporates	3,874	3,189	2,928		3,749	3,067	2,822			
	of which: SME	3,058	2,487	2,302		3,007	2,434	2,260			
	Retail	5,330	3,485	2,280		5,322	3,514	2,307			
AUSTRIA	of which: SME	2,823	1,859	1,059		2,759	1,832	1,044			
AUSTRIA	Secured by mortgages on immovable property	13,462	13,115	4,811		13,269	12,944	4,769			
	of which: SME	6,814	6,585	2,456		6,609	6,397	2,409			
	Exposures in default	572	343	348	205	559	329	335	205		
	Items associated with particularly high risk	108	100	150		627	557	835			
	Covered bonds	278	277	28		293	293	29			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	142	120	66		140	118	65			
	Equity	254	254	271		276	276	288			
	Other exposures	970	969	904		936	935	861			
	Standardised Total ²				259				257		

(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	ed Approach			
			As of 31	/03/2019			As of 30	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	9	11	0		9	11	0	
	Regional governments or local authorities	4	16	0		4	15	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	141	127	25		145	132	23	
	Corporates	136	111	108		106	87	85	
	of which: SME	101	81	78		62	51	49	
	Retail	100	74	47		87	65	42	
GERMANY	of which: SME	50	34	19		37	27	15	
OLIN II II II	Secured by mortgages on immovable property	573	555	210		464	450	173	
	of which: SME	353	337	128	2	249	239	94	
	Exposures in default	9	6	6	3	9	5	5	
	Items associated with particularly high risk	U 111	U 111	0		156	140	210 12	
	Covered bonds	111	111	11		123	123	12	
	Claims on institutions and corporates with a ST credit assessment	1	1			1	1		
	Collective investments undertakings (CIU)	0	0	0		U	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	<u> </u>	0	4	U	U	l U	

(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			curistisation exposures, additional				
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	35	35	0		35	35	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	1 2	1	0		1	1	0	
	Corporates of which: SME	3	3	1		4	4		
	Retail	0	1	0		U	1	1	
	of which: SME	1 1	1	1		1	1	1	
FRANCE	Secured by mortgages on immovable property	1 1	1			1	1		
	of which: SME	i	0			0	0		
	Exposures in default		0		0	0	0		0
	Items associated with particularly high risk	1	1	2	,	1	1	2	
	Covered bonds	203	203	20		220	220	22	
	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 ²				0				0

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

Volksbanken Verbund

						Volksbanken Verbund			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks International Organisations	0 0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0 0	0	0		0	0	0	
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property	0 0	0	0		0	0	0	
Counterpart 4	of which: SME Exposures in default	0 0	0	0	0	0 0	0	0 0	0
	Items associated with particularly high risk Covered bonds	0 0	0	0		0 0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0		0 0	0	0 0	
	Equity Other exposures	0	0 0	0		0	0	0 0	
	Standardised Total ²	(1) Original exposure, unlike Exp							0
		(2) Total value adjustments and exposures, but includes general	provisions per country of coul credit risk adjustments.	nterparty excludes those for sec	curistisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ons related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
				Di I	Value adjustments and			D' I	Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilatoral Development Banks	0 0	0	0		0	0	0 0	
	Multilateral Development Banks International Organisations Institutions	0 0	0	0		0	0		
	Corporates of which: SME	0	0	0		0	0		
Country of	Retail of which: SME	0 0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME	0 0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0 0	0	0	0	0	0	0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0		0 0	0	0 0	
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0 0	0	0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original ovnocure unlike Evr							
		(2) Total value adjustments and exposures, but includes general	provisions per country of cou				ques (e.g. substitution effects and other own funds reduction		
		(2) Total value adjustments and	provisions per country of cou			l valuation adjustments (AVAs)			
		(2) Total value adjustments and	provisions per country of coul credit risk adjustments.		curistisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		
		(2) Total value adjustments and	provisions per country of coul credit risk adjustments.	nterparty excludes those for sec	Standardise	d Approach	and other own funds reduction	ons related to the	Value adjustments an
		(2) Total value adjustments and	provisions per country of coul credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	d Approach	and other own funds reduction	ons related to the	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(2) Total value adjustments and exposures, but includes general	I provisions per country of could redit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	d Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Control of country of countr	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ²	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0 t due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0 t due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0 t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments an
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %)	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments an
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
Country of	Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	/03/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and

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

Volksbanken Verbund

					Standardise	d Approach			
			As of 3:	L/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au
	(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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	ľ	0		0	0		
	Retail	0		0		0	0		
Country of	of which: SME	0	O	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
bounterpart o	of which: SME	0	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	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) Equity	0	0	0		0	0	0	
	Other exposures	0	1	0		0	0		
	Standardised Total ²				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

		(2) Total value adjustments and exposures, but includes general		nterparty excludes those for sec	uristisation exposures, additiona	valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	0	0			0	0	0	
	Corporates	0	0			o l	0		
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	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	0	
	Standardised Total ²				0				0

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

(2) 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			Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		•				•		
1	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	0	0	0		0	0	1	
	Corporates	0	0	0		0	0		
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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	0	
	Standardised Total ²				0				0

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 - IRB Approach
Volksbanken Verbund

							VUIKSDO	ilikeli verbullu											
									IRB A	Approach									
			As of 30)/09/2018			As of 31	./12/2018				As of 31	/03/2019				As of 30/	06/2019	
		Original Exposure ¹	Exposure	Risk exposure amount	adjustment	Original Exposu	Exposure	Risk exposure an	aajustmen	Original E	xposure ¹	Exposure	Risk exposure amount	adjustment	Original Exp		Exposure	Risk exposure amount	adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions	Of w defa		Of v	hich: provisions	5	Of which: defaulted	- Value ¹	Of which: defaulted			Of which: defaulted	Value ¹	Of which: defaulted	s and provisio
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	IRB Total ²			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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivati	ves		Off balan	ce sheet	
												Off-balance she	eet exposures	
								Derivatives with p	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 [Austria	302 6 10 33 66 156 456	302 6 10 33 66 156 456	0 0 0 0 0 0	0 0 0 0 0 0	242 3 1 0 10 1 1	3 8 32 55 152 454			0 0 0 0 0 0	0 0 0 0 0 0	40 3 3 1 0 1	0 0 0 0 0	
Total [0 - 3M [Belgium	1,030 0 0 0 0 1 1 1 15 48	0 0 0 0 1 15 48	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 15 48	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	68 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Bulgaria	04	04	U			04			U			U	
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	0 0 32 1 20 0 0	0 0 33 1 19 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 33 0 0 0 0	0 0 0 1 19 0 0	(((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Denmark	33	5.5	J		33	20			J	J			•
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	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 [Finland	0 0 0 0 4 14 0	0 0 0 0 4 14 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 4 14 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 0 0 0 40 40	0 0 0 0 0 40	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Germany	0 2 0 0 1 0 0	0 2 0 0 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 1 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[0 - 3M [Hungary	0 0 5 0 0 0	0 0 5 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 5 0 0 0	0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland													
[0 - 3M [Italy	0 0 0 0 0 0 158	0 0 0 0 0 0 158	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 158		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [Latvia	158	158	0	0	0	158	C		0	0	0	0	O



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with p	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 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 [Lithuania													
[0 - 3M [Luxembourg	0 2 1 1 0 10 0	0 2 1 1 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 1 0 0 0 0	0 0 0 1 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	1
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 2 0 0 3 0 0	0 2 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 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 - 3M [Poland	2 34 0 0 26 0 28	2 34 0 0 26 0 28	0 0 0 0 0 0	0 0 0 0 0 0 0	2 34 0 0 0 0	0 0 0 0 0 26 0 28		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Portugal	0 0 0 0 10 0 47	0 0 0 0 10 0 47	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 0 47		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Romania													
[0 - 3M [Slovakia	0 0 2 0 2 32 0	0 0 2 0 2 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 0 0 0	0 0 0 0 2 32 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	0 0 1 0 0 0 14 0	0 0 1 0 0 14 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0 14 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

			Volksbanken Verbund											
						P.I.	As of 31/12/2018	3						
				O a bala a sa		Dire	ct exposures					055 h - 1-		
	(mln EUR)			On balance	sheet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Newsian	Burniniana.	
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	O	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Su-:-	0 0 0	0 0	000000000000000000000000000000000000000			0 0	0 0	0 0	0 0 0	0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Spain	0 0 51	0 0 51	0		0 0	0 0 51	0	0	0 0	0	0	0	
Total [0 - 3M [51	51	0	0	0	51	0	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Sweden													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[0 - 3M [United Kingdom													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Iceland													
Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein													
Lotal														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Norway													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Australia													
[0 - 3M [
[0 - 3M [[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [Canada													
[0 - 3M [
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Hong Kong													
[5Y - 10Y [[10Y - more														
lotal														



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [China													
[0 - 3M [Switzerland	0 0 27 0 0 0 0	0 0 27 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 27 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA			· ·						, and the second				
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [Middle East			U			U	Ü	U	U	U	U	O .	U
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Volksbanken Verbund

							voiksballkell velbullu							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	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 - 3M [Others	0 0 0 6 8 15 7	0 0 0 6 8 15 7	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 6 8 5 7	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2

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

							Volksbanken Verbund							
							As of 30/06/2019							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ce sheet	
												Off-balance she	act expecures	
												Off-parance sne	et exposures	
								Derivatives with p	ositive fair value	Derivatives 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											
		derivative intancial 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	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Trodistial arrisant	can jing amount	Trocional amount			
[0 - 3M [8	8	0	0	0	7		0 0	0	0	21	0	
[3M - 1Y [[1Y - 2Y [7	7	0	0	0	5	(0 0	0 0	0	45 3	0	
[2Y - 3Y [[3Y - 5Y [Austria	35 60	35 60	0	0	0	35 49		0 0	0	0	1 1	0	
[5Y - 10Y [167 710	167 710	0	0	0	167 710		0 0	0	0	1	0	
Total [0 - 3M [987		0	0	8	975		o o 0	o	0	130 202 0	0	27
[3M - 1Y [[1Y - 2Y [0	0 0	0	0	0	0 0		0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	6	6 11	0	0	0	6 11		0 0	0	0	0 0	0	
[10Y - more Total		50 67	50 67	0 0	0	0 0	50 67		0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Bulgaria													
[0 - 3M [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Cyprus													
[0 - 3M [
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Czech Republic	1 2	1 2	0	0	1 2	0 0		0 0	0	0	0 0	0	
[0 - 3M [CZECII REPUBLIC	16 0	16 0	0	0	16 0	0 0		0 0 0	0 0 0	0	0 0	0	
Total [0 - 3M [52	52	0	0	52	0		0	0	0	0	0	3
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Denmark													
I I OTAL														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more														
iotai	ı													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balaı	nce sheet	
	(mm 2017)											Off-balance sl	neet exposures	
								Derivatives with p	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 [Finland	0 0 0 0 15 0 0	0 0 0 0 15 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 15 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [France	0 0 0 0 0 35 0	0 0 0 0 0 35 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 35 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	2 0 0 0 0 4 0	2 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0	0 0 0 0 0 4 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece													
[0 - 3M [Hungary	0 5 0 0 0 0 0	0 5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 0 0 0 15 0	0 0 0 0 0 15 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 15 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 169		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [Latvia	169	169	0	0	0	169		0	0	0	0	0	0



General governments exposures by country of the counterparty

							Volksbanken Verbund							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
								Delivatives with pos	reive fair varae	Derivatives with	i negative fan valde			
														Diek weighted
			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											
			positions)		of which. Financial accets	of which. Financial accets at						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at fair value	Tall Value cillough outlet	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				3	through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more														
[1Y - 2Y [Lithuania													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y [
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Luxembourg													
[1Y - 2Y [Luxembourg													
Total														
[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
lotai														
[0 - 3M [[3M - 1Y [[1Y - 2Y [2 0	2 0	0	0	2 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Netherlands	0 3	0 3	0	0	0	0 3	0	0	0	0	0	0	
[3M - 1Y [0	0 0	0 0	0	0 0	0	0	0	0	0 0	0 0	0 0 0	0
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0	0 0	0 0	0	0 0	0	0 0	0 0	0	U
[1Y - 2Y [[2Y - 3Y [Poland	0 26	0 26	0	0	0	0 26	0	0	0	0	0	0	
[1Y - 2Y [0 44	1 0 44	0	0 0 	0	0 44	0	0 0	0 0 0	0 0	0 0 0	0 0 	
Total		71	71	0	0	0	71	0	0	0	0	0	0	7
[3M - 1Y [0 0	0	0 0 0	0 0 0	0	0	0 0 n	0 0	0 0 n	0 0	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Portugal	10 0	10 0	0	0	0	10 0	0	0 0	0	0	0 0	0	
[10Y - more Total		51 61	51 61	0 0	0	0 0	51 61	0 0	0	0 0	0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Romania													
[0 - 3M [
[0 - 3M [[3M - 1Y [0 2	0 2	0 0	0	0	0	0 0	0 0	0	0	0	0	
[1Y - 2Y [Slovakia	0 0	0 0	0	0	0	0 0	0	0 0	0	0	0 0	0	
[0 - 3M [42	42 0	0	0	0	42 0	0 0 0	0 0	0 0 0	0	0 0	0 0 0	
		45	45	0	0	1 0	44	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [<u>-</u>	1 0 0	1 0 0	0 0 0	0 0 0	1 0	0 0	0 0 n	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[0 - 3M [Slovenia	0 23	0 23	0	0	0	0 23	0	0 0	0	0 0	0 0	0	
[10Y - more Total		0 24	0 24	0 0	0 0	0 1	23	0 0	0 0	0 0	0 0	0 0	0 0	0



General governments exposures by country of the counterparty

		Volksbanken Verbund												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with pos	silive 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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 0 0 0 0 0 57	0 0 0 0 0 0 57	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 57	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	3,	3,	· ·			3,7	J		J	· ·			J
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

			Volksbanken Verbund												
							As of 30/06/2019								
						Direc	t exposures								
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet		
												Off-balance sh	eet exposures		
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Japan														
[0 - 3M [U.S.														
[0 - 3M [China														
[0 - 3M [Switzerland	0 0 28 0 0 0 0	0 0 28 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 28 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [Other advanced economies non EEA														
[0 - 3M [Other Central and eastern Europe countries non EEA														
[0 - 3M [Middle East														
[0 - 3M [Latin America and the Caribbean														



General governments exposures by country of the counterparty

Volksbanken Verbund

					VOIKSDATIKETI VETDUTIO	4				
					As of 30/06/2019					
				D	irect exposures					
(mln EUR)			On balance s	heet	Deriv	atives		Off balance sheet		
						Derivatives with positive fair value	Derivatives with	n negative fair value	Off-balance sheet exposure	;
Country / Bogien	Total gross carrying amount of non-	Total carrying amount of non-derivative financial								Risk weighted exposure amount
Country / Region	derivative financial assets	assets (net of short positions)				Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provision	is
Africa										
Others	0 0 2 3 24 0 7	0 0 2 3 24 0 7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 0 3 6 14 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
		Country / Region Total gross carrying amount of non-derivative financial assets Africa 0 0 0 2 2	Country / Region Total gross carrying amount of nonderivative financial assets Africa O O O O O O O O O O O O O	Country / Region Total gross carrying amount of nonderivative financial assets Africa Total gross carrying amount of nonderivative financial assets (net of short positions) of which: Financial assets held for trading Others Others 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Africa Others On balance sheet Total gross 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 designated at fair value through profit or loss Others Others	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Africa Others As of 30/06/2015 Or balance sheet Or which: Financial assets of which: Financial assets designated at fair value through profit or loss Others Others As of 30/06/2015 Or which: Financial assets of which: Financial assets of which: Financial assets at amortised cost Of which: Financial assets at amortised	Country / Region Total gross carrying amount of non-derivative financial assets held for bading Country / Region Total carrying amount of non-derivative financial assets Carrying amount Notional amount Carrying amount amount Notional amount Carrying amount Carryi	Country / Region Total gross carning amount of non-derivative financial assets held for trading Country / Region Africa Country / Region Country / Region	Country / Region Total gross carrying amount of non-derivative financial assets (rel of short positives) held for troding Financial assets (rel of short positives)	Country / Region

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

(5) Residual countries no 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, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (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, C

(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	s of 30/09/201	8			As of 31/12/2018						
		Gross carry	ing amount		provisions ⁴ fina		Collaterals and financial guarantees		Gross carry	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non-performing
(mln EUR)		days and <=90 days		Of which: defaulted		exposures ³	exposures		days and <=90 days		Of which: defaulted	- exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	2,303	0	0	0	0	0	0	2,362	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,172	0	0	0	0	0	0	1,515	0	0	0	0	0	0
Credit institutions	999	0	0	0	0	0	0	752	0	0	0	0	0	0
Other financial corporations	42	0	0	0	0	0	0	44	0	0	0	0	0	0
Non-financial corporations	90	0	0	0	0	0	0	52	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	22,332	38	720	720	59	261	455	22,775	53	664	664	58	235	428
Central banks	1,271	0	0	0	0	0	0	1,563	0	0	0	0	0	0
General governments	496	0	0	0	0	0	0	236	0	0	0	0	0	0
Credit institutions	168	0	0	0	1	0	0	245	0	0	0	0	0	0
Other financial corporations	230	0	1	1	0	0	1	242	0	1	1	0	0	0
Non-financial corporations	8,266	12	300	300	31	122	176	8,472	30	270	270	32	105	164
of which: small and medium-sized enterprises at amortised cost	7,383	12	289	289	29	118	171	7,546	25	264	264	30	101	163
Households	11,902	26	418	418	27	138	279	12,018	23	393	393	26	129	264
DEBT INSTRUMENTS other than HFT	24,636	38	720	720	59	261	455	25,138	53	664	664	59	235	428
OFF-BALANCE SHEET EXPOSURES	4,260		30	30	13	3	14	5,159		23	23	13	2	13

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)

⁽⁴⁾ 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

			A	As of 31/03/201	9						As of 30/06/201	9		
		Gross carryi	ng amount		provisions ⁴ fi		Collaterals and financial		Gross carrying amount				mpairment, hanges in fair edit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	2,361	0	4	4	0	0	0	2,456	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,317	0	0	0	0	0	0	1,334	0	0	0	0	0	0
Credit institutions	893	0	0	0	0	0	0	929	0	0	0	0	0	0
Other financial corporations	70	0	0	0	0	0	0	86	0	0	0	0	0	0
Non-financial corporations	81	0	4	4	0	0	0	107	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	23,247	47	646	646	56	230	416	23,092	52	616	616	54	229	387
Central banks	1,559	0	0	0	0	0	0	1,417	0	0	0	0	0	0
General governments	321	0	0	0	0	0	0	349	0	0	0	0	0	0
Credit institutions	548	0	0	0	0	0	0	467	0	0	0	0	0	0
Other financial corporations	209	1	2	2	0	1	1	225	1	2	2	0	1	2
Non-financial corporations	8,271	29	267	267	24	107	159	8,370	20	262	262	26	109	152
of which: small and medium-sized enterprises at amortised cost	7,548	29	260	260	23	102	157	7,563	20	246	246	25	101	146
Households	12,340	18	378	378	31	122	255	12,265	31	352	352	28	118	234
DEBT INSTRUMENTS other than HFT	25,608	47	651	651	56	230	416	25,548	52	616	616	55	229	387
OFF-BALANCE SHEET EXPOSURES	4,177		20	20	13	1	11	4,216		21	21	12	2	12

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)

⁽⁴⁾ 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					
		Gross carrying amount of exposures with forbearance measures professional professio		pairment, anges in fair dit risk and kposures with asures ²	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on	
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)	435	240	102	92	320	366	214	86	82	266	
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	1	1	0	0	1	0	0	0	0	0	
Non-financial corporations	206	117	64	56	135	156	106	52	50	96	
of which: small and medium-sized enterprises at amortised cost	200	113	64	56	134	152	105	51	50	95	
Households	228	122	38	35	185	209	108	35	32	170	
DEBT INSTRUMENTS other than HFT	435	240	102	92	320	366	214	86	82	266	
Loan commitments given	4	1	0	0	2	3	1	0	0	1	

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

		,	As of 31/03/2019			As of 30/06/2019							
	Gross carrying exposures with measures		Accumulated im accumulated change due to cresprovisions for each forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures with 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	forhearance		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)	368	215	85	81	273	354	195	79	75	263			
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	168	109	52	50	110	159	96	48	46	103			
of which: small and medium-sized enterprises at amortised cost	163	107	52	50	108	153	94	47	45	100			
Households	200	106	33	31	162	195	99	31	28	159			
DEBT INSTRUMENTS other than HFT	368	215	85	81	273	354	195	79	75	263			
Loan commitments given	4	2	0	0	1	3	2	0	0	2			

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.