

Bank Name	Volksbanken Verbund
LEI Code	AT00000000043000VB
Country Code	АТ



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,199	2,174	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	1.636	1.624	C 01.00 (r020,c010)	Article 50 of CRR
		transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	,	,-		
	A.1.1	instruments)	745	763	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	505	1,273	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	54	-740	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	281	274	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	137	131	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	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-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)	-2	-1	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	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	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	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	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	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	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 (b) (iii) and 379(3) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (vi) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	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	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	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	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	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-83	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	-3	10	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 (+/-)	12	10	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-15	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)	10	14	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	14	14	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)	
	A.2.4	Additional Tier 1 transitional adjustments	-4	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)	1,646	1,639	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	553	535	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	499	486	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	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	54	49	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,240	13,395	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CARITAL PATTOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.36%	12.13%	CA3 {1}	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.43%		CA3 (3)	-
CETA Comital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.61%	16.23%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,639	1,615	[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)	12.38%	12.05%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo.items	F					
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,646	1,639	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,653	1,629	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,431	26,778	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,450	26,778	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.1%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	11,700	11,892
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	11,700	11,892
Risk exposure amount for position, foreign exchange and commodities (Market risk)	112	95
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	60	51
Risk exposure amount for operational risk	1,369	1,357
Other risk exposure amounts	0	0
Total Risk Exposure Amount	13,240	13,395

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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Volksbanken Verbund

	As of 31/12/2017	As of 30/06/2018
(mln EUR) Interest income	539	268
Of which debt securities income	51	200
Of which loans and advances income	464	237
Interest expenses	100	50
(Of which deposits expenses)	33	15
(Of which debt securities issued expenses)	20	16
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	3
Net Fee and commission income	237	116
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
Gains or (-) losses on financial assets and liabilities held for trading, net	9	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	5
Gains or (-) losses from hedge accounting, net	-6	-2
Exchange differences [gain or (-) loss], net	6	0
Net other operating income /(expenses)	-2	14
TOTAL OPERATING INCOME, NET	689	354
(Administrative expenses)	552	282
(Depreciation)	29	13
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-1	-1
(Commitments and guarantees given)	-1	0
(Other provisions)	0	-1
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	23
(Financial assets at fair value through other comprehensive income)	n.a.	18
(Financial assets at amortised cost)	n.a.	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	14	-1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-8	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	42	40
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	63	41
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	63	41
Of which attributable to owners of the parent	61	40

(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."



Market Risk Volksbanken Verbund

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	As of 31/12/2017	As of 30/06/2018				As of 31/:	12/2017						As of 30/06/2018									
			VaR (Memoran	dum item)	STRESSED VaR	RESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavq)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	112	95	0	0	0	0			_				0	0	0	0						
Of which: General risk	102	89	ō	ō	ō	ō							o o	0	ō	0						1
Of which: Specific risk	3	1	0	0	0	0							0	0	0	0						1
Equities	0	0	0	0	0	0							0	0	0	0						4
Of which: General risk	0	0	0	0	0	0							0	0	0	0						4
Of which: Specific risk	0	1 0	0	0	0	0								0	0	0						
Foreign exchange risk Commodities risk	0	1	l ő	l 0	I ,	0							ı š	"	J 0	"						
Total	112	95	ő	ő	ŏ	ŏ	0	0	0	0	0	0	ŏ	ŏ	ŏ	ő	0	0	0	0	0	0



Credit Risk - Standardised Approach

Volksbanken Verbund

			VOIK	Souther verbuild					
					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	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
	(min EUR, %)								
	Central governments or central banks	3,312	3,393	4		3,110	3,177	10	8
	Regional governments or local authorities	327	375	1		322	382	1	
	Public sector entities	201	118	24		202	129	26	
	Multilateral Development Banks	37	37	0		34	34	0	
	International Organisations	58	58	0		57	57	0	
	Institutions	305	310	93		300	307	87	
	Corporates of which: SME	3,768	2,855	2,688		3,917	2,993	2,831	
		2.958	2.281	2.134		3.041	2.350	2.211	
	Retail of which: SME	5.518	3.840	2.437		5.476	3.767	2.392	
C		2,861	1,984	1,101		2,885	1,986	1,105	
Consolidated data	Secured by mortgages on immovable property	13.149	12.774	4.676		13.697	13.258	4.864	
	of which: SME Exposures in default	6,681	6,418	2,373		6,979	6,687	2,488	
		883	527	547	320	762	469	485	263
	Items associated with particularly high risk Covered bonds	14	12	18		26	23	35	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	460	460	46		602 37	602 37	60	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	208		90			167	8	
	Collective investments undertakings (CIU) Equity	208 216	182 216	90 284		190 213	167 213	79 266	
	Equity Securitisation		216			213	213		
		0 907	904	0 790		0 820	0 819	0 750	
	Other exposures Standardised Total								
	Standardised Total	29,365	26,063	11,700	379	29,764	26,432	11.892	327

(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)

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %) Central governments or central banks	2,700	2.777			2,597	2.665	0	
	Regional governments or local authorities	2,700	336			2,597	2,005	0	
	Public sector entities	301 201	33b 118	24		295	343 129	26	
	Multilateral Development Banks	0	0	24		202	0	20	
	International Organisations	0	0			0	0	0	
	Institutions	64	128	33		54	117	30	
	Corporates	3,510	2.638	2.491		3,658	2,769	2.627	
	of which: SMF	2.835	2,186	2,491		2,919	2,703	2,118	
	Retail	5.344	3,705	2.349		5.314	3,642	2.309	
	of which: SME	2,786	1,927	1.069		2.813	1,932	1.075	
AUSTRIA	Secured by mortgages on immovable property	12.375	12.021	4.394		12.952	12,545	4,598	
AUSTRIA	of which: SME	6.313	6.068	2,240		6,606	6.341	2,358	
	Exposures in default	782	470	485	275	683	422	433	231
	Items associated with particularly high risk	14	12	18	273	19	19	28	231
	Covered bonds	157	157	16		205	205	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	180	154	89		164	141	79	
	Equity	216	216	284		213	213	266	
	Securitisation								
	Other exposures	879	877	766		806	805	737	
	Standardised Total ²				331				290

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %)	0							
	Central governments or central banks	9	16	0		9	12	0	
	Regional governments or local authorities Public sector entities	0	12	0		0	12	0	
		0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	49	14		75	61	14	
	Corporates	117	89	86		132	107	104	
	of which: SME	89	67	65		94	74	71	
	Retail	102	76	49		98	72	47	
050111107	of which: SME	46	32	18		45	30	17	
GERMANY	Secured by mortgages on immovable property	541	523	199		543	515	194	
	of which: SME	310	294	113		312	287	109	
	Exposures in default	14	9	9	5	11	8	7	3
	Items associated with particularly high risk	0	0	0		2	1	2	
	Covered bonds	45	45	5		48	48	5	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		20	20	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				5

10 Chajinal exposure, unlike Exposure value, in control defore taking into account any effect due to credit conversion factors or credit risk mitopation techniques (e.g. substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securistation exposure, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

· · · rotal value aujustilierits anu pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adjust	tments (AVAS) and other own runds	reductions related to the expo	sures, but includes general c	redit risk adjustments.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	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
	Central governments or central banks	28	28	0		34	34	0	
	Regional governments or local authorities	26	26	0		27	27	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	68	68	27		57	57	24	
	Corporates	27	23	22		15	14	14	
	of which: SME	12	12	11		9	8	8	
	Retail	17	13	9		12	10	6	
	of which: SME	4	4	2		5	5	2	
SWITZERLAND	Secured by mortgages on immovable property	61	60	21		29	28	10	
-	of which: SME	8	8	2		6	6	2	
	Exposures in default	24	11	13	13	7	4	5	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		17	17	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	14	14	12		0	0	0	
	Standardised Total ²				14				4

<sup>14

(*</sup>Original exposure, unitie: Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

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Credit Risk - Standardised Approach

Volksbanken Verbund

			VOIR	sbanken verbana					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/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
	(min 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	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	l ŏ	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	ō	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	0
	Items associated with particularly high risk	0	0	0		0	0	0	
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
I	Standardised Total ²				0				0

¹⁰ 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).
¹⁰ Total value a distribution or an origination contractor or cruminative verticules those for seminification or consumers. (Adultation of other count indicate in enduring consumers, but includes nearest red in distribution or consumers.)

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	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
	(min EUR, %) Central governments or central banks	0	0			0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	,	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		Ů	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	
	Secured by mortgages on immovable property	0	ō	0		0	0	0	
Counterpart 5	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	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
	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	1 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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,	,	-			0	-	0

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

" Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	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
	(min 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 International Organisations	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	0	0	
	Retail	0	n n	0		0	0	0	
Country of	of which: SME	0	o o	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.		Ů	0	Ü		Ů	0

¹⁰ Chrisinal exposure, unlike Excourse-test responsible for the contract of the Excourse-test risk mitioaston techniques (e.g., substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Volksbanken Verbund

			• 0.110	boarkerr verburia					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	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
	(min 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	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	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	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Of Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crowersion factors or credit risk mitigation techniques (e.g. substitution effects).
Of Total values with uniform and consiston or country of complements account any effect due to credit crowersion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min 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	
	Public sector entities Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	U	0		U	0	U	
	International Organisations Institutions	0	0	0		U	0	0	
	Corporates	0	U	0		U	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0		0				0	
Country of	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
pares	Exposures in default		1 .		0	0		0	0
	Items associated with particularly high risk	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	
	Collective investments undertakings (CIU)	0	,	0		0		0	
	Equity	0	0	0		0	0	0	
	Securitisation						Ů		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² re value, is reported before taking into account any effect due to credit conversion factors or credit risks			Ů	0	<u> </u>	ů	,	0

*** Changiant Exposure value, is reported before taking in this account any effect due to credit conversion factors or reported risk implacement (ask indigates reported in the factor) and the conversion factors or reported risk indigates reported in the reported in the reported risk adjustment (ask indigates reported in the reported risk adjustment and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustment and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustment and provisions per country of counterparty excludes and provisions are consistent to the exposures, but includes queried in the counterparty excludes and provisions are consistent to the exposures, but includes queried in the counterparty excludes and provisions are consistent to the exposures, but includes queried in the counterparty excludes and provisions are consistent to the exposures are consistent to the exposures

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	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
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	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	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

10 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 securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments



Credit Risk - IRB Approach

							IRB App	roach					
				As of 3	1/12/2017					As of 30	/06/2018		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original l	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
C	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0	0		0	0		0	0		
	Retail - Other Retail	0		0	0		0	0		0	0		, ,
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		ı ö
	Retail - Other Retail - Of Which: non-SME	0		ň	0		Ů	0		0	o o		ň
	Equity			Ů	ő		Ů			Ů	0		L Č
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).



Sovereign Exposure

Volksbanken Verbund

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	1,655.1	201.8	1,453.2	0.0	0.0	0.0	0.0	0.0	0.0	1,324.7	0.0	1,324.7	199.6	199.6	0.0	128.5	0.0	128.5
Austria	1,083.2	194.5	888.7															
Belgium	65.1	0.0	65.1															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	56.6	0.0	56.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	6.4	0.0	6.4															
France Germany	40.0 9.0	0.0	40.0 9.0															
Greece	0.0	0.0	0.0															
Hungary	5.4	0.0	5.4															
Ireland	0.0	0.0	0.0															
Italy	135.9	0.0	135.9															
Latvia	0.0	0.0	0.0															
Lithuania	10.1	0.0	10.1															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	5.4	0.0	5.4															
Poland	97.3	0.0	97.3															
Portugal	48.1	0.0	48.1															
Romania	15.0	0.0	15.0															
Slovakia Slovenia	26.6 1.6	0.0	26.6 1.6															
Spain	42.1	0.0	42.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong Japan	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	7.3	7.3	0.0															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caudennala, Cultura, Colombia, Costa Nata, Dominica, Dominican Republic, Cusado, Estados, Grenarda, Guardeope, Perus Nata, Vision Balanded, Unique, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islande, Cultura, Cultura, Perus Nata, Perus Legis, Perus, Sector, Subrados, Guardeope, Perus Nata, Perus Legis, Perus Nata, Perus Legis, Perus Legis, Perus Nata, Perus Legis, Perus Nata, Perus Legis, Perus Legis, Perus Nata, Perus Nata, Perus Nata, Perus Nata, Pe

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Volksbanken Verbund					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive 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	fair value through other comprehensive income	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	8 190 3 57 41 286 384 968	5 190 3 57 41 286 384 965	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 190 0 54 0 10 0	5 0 2 3 39 273 381 702	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	141 14 3 1 1 0 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18
Total [0-3M[[3M-1Y] [13Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 1 15 30	0 0 0 0 1 1 15 30	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 1 1 15 30	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10 - 3M	Bulgaria										-			
10 - 3M	Cyprus													
[0 - 3M [[3M - 1Y [Czech Republic	0 0 32 1 1 17 0 0 5	0 0 32 1 17 0 0	0 0 0 0 0	0 0 0 0 0	0 0 32 0 0 0 0	0 0 0 1 1 17 0 0	0 0 0 0 0	0 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
Total [0 - 3M	Denmark	,	3	·	J	54		Ţ.		,		,	2	_
[0 - 3M [Estonia													



	-	Volksbanken Verbund												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off halanco el	neet exposures	
												OII-Datatice St	ieet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of									1		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	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
													•	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0 0	0	0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	0 4 14	0 4 14	0	0	0	0 4 14	0	0	0	0	0	0	
Total		0 17	0 17	0	0	0	0 17	0	0	0	0	0	0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	France	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more	=	40 0 40	40 0 40	0	0	0 0	40 0 40	0 0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	, and the second
[1Y - 2Y [Germany	2 0 0	2 0 0	0 0	0 0	2 0 0	0 0	0	0	0	0	0	0 0 0	
[5Y - 10Y [[10Y - more		6	6	0	0	0	6 0	0	0	0 0	0	0	0	
Total 0 - 3M 3M - 1Y		9	9	0	0	2	7	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia													
[5Y - 10Y [10Y - more														
10tai														
[3M - 1Y [Granes													
[3Y - 5Y [5Y - 10Y	Greece													
[10Y - more Total [0 - 3M [1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 5	0 5	0	0	0 5	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		5	5	0	0	5	0	0	0	0	0	0	0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Ireland													
T10Y - more Total	-													



	coc. ai govern	Volksbanken Verbund	and domined purity											
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sr	eet exposures	
								Derivatives with pos	sitive 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 positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Italy	0 0 109	0 0 109	0	0	0	0 0 109	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [109	109	0	0	0	109	0	0	0	0	0	0	0
[0 - 3M [
[2Y - 3Y [3Y - 5Y [5Y - 10Y	Latvia													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [1Y - 2Y 2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Lithuania													
[10Y - more Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Luxembourg													
[10Y - more Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [15Y - 10Y 10Y - more	Malta													
10tai [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [0 2	2	0	0	0 2	0	0	0	0	0	0	0	
[2Y - 3Y	Netherlands	0 3	0 3	0	0	0	0 3	0	0	0	0	0	0	
		5 0	5 0	0 0	0 0 0	0 2 0	3 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0
[0 - 3M [24 11 0	24 11 0	0	0	24 11	0	0	0	0	0	0	0	
	Poland	26 0	26 0	0	0	0	26 0	0	0	0	0	0	0 0 0	
f 10Y - more Total		20 82	20 82	0	0	0 36	20 46	0	0	0	0	0	0	8



		Volksbanken Verbund												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive 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											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [41 41	41 41	0	0	0	41 41	0	0	0	0	0	0	0
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Romania													
「10Y - more Total 「0 - 3M「		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [0 2	0 2	0	0	0 2	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Slovakia	2 27	2 27	0	0	0	2 27	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [30 0	30 0	0 0 0	0 0 0	0 2 0	28 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 1	0 1	0	0	0 1	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 1 0	1 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
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [30 30	30 30	0	0	0	30 30	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Sweden													
[10Y - more														
T 0 - 3M														
[3Y - 5Y] [5Y - 10Y]	United Kingdom													
「10Y - more Total														



	Conc. a. govern	Volksbanken Verbund	the counterparty											
		VALUATION VITABLE					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
	(min zore)													
												Off-balance sl	heet exposures	
								Derivatives with po	sitive 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											exposure uniount
		delivative illiancial 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 WITICIT. FILIATICIAL ASSETS AT	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	notional amount	can ying amount	Nodoliai dinodii			
1 ME - 0 1														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Iceland													
[37 - 57 [Iceland													
		0	0	0	0	0	0		0	0	0		0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Norway													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [Australia													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1													
[3Y - 5Y [Canada													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
2Y - 3Y 13Y - 5Y 15Y - 10Y	Hong Kong													
Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y	Japan													
Iotai	1													



	General govern	ments exposures by country of Volksbanken Verbund	ше соинсегратту											
		voikspanken verbund					As of 30/06/2018							
						Dire	ct exposures							
				Doriva	tivos		Off halas	aco choot	A					
	(mln EUR)	On balance sheet							Derivatives				Off balance sheet	
											Off-balance sl	heet exposures		
						Derivatives with positive fair value		Derivatives with negative fair value						
			Total carrying amount of non-derivative financial assets (net of short positions)											
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss		t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [u.s.													
[10Y - more	=													
[0 - 3M [
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more	China													
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
「1Y - 2Y 「		0	0	0	0	0	0 0 25	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Switzerland	25 0 0	25 0 0	0	0	0	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 25	0 25	0	0	0	0 25	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Other advanced economies non EEA													
[5Y - 10Y [10Y - more														
Total [0 - 3M [
f 1V - 2V f	Other Central and eastern													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Europe countries non EEA													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Middle East													
[5Y - 10Y [10Y - more Total	1													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [Canobean													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

		Volksbanken Verbund												
	As of 30/06/2018													
						Dire	ct exposures							
	(mln EUR)			On balance s	heet			Deriva	Derivatives Off balance sheet					
											Off-balance sheet exposures			
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Others	5 0 0 2 1 24	5 0 0 2 1 24	0 0 0 0	0 0 0 0	0 0 0 0	5 0 0 2 1 24	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total	-	7	7	0	0	0	7	0	0	0	0	0	0	1

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (other through the exposures to the demonstration and or accounting classification of the controls of the controls of the exposures to the exposure to the exposure to the exposure to the exposure to counterparts (other than novereign) with full or partial government guarantees by central, regional and local governments (controls towards counterparts) (other than novereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018								
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial				
		Of which performing but past due >30				On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing exposures			
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³				
Debt securities (including at amortised cost and fair value)	2,184	0	0	0	0	0	0	2,282	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1,453	0	0	0	0	0	0	1,428	0	0	0	0	0	0			
Credit institutions	627	0	0	0	0	0	0	663	0	0	0	0	0	0			
Other financial corporations	3	0	0	0	0	0	0	3	0	0	0	0	0	0			
Non-financial corporations	101	0	0	0	0	0	0	189	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	22,047	60	833	833	59	303	513	22,580	68	758	758	67	258	496			
Central banks	1,784	0	0	0	0	0	0	1,908	0	0	0	0	0	0			
General governments	202	0	0	0	0	0	0	287	0	0	0	0	0	0			
Credit institutions	476	0	0	0	0	0	0	365	0	0	0	0	0	0			
Other financial corporations	41	0	9	9	0	0	0	59	0	0	0	0	0	0			
Non-financial corporations	11,801	55	599	599	44	229	362	12,077	61	528	528	46	188	340			
of which: small and medium-sized enterprises at amortised cost	10,725	36	581	581	40	220	357	11,054	27	511	511	44	182	329			
Households	7,743	5	226	226	14	74	151	7,884	8	230	230	20	70	157			
DEBT INSTRUMENTS other than HFT	24,231	60	833	833	59	303	513	24,862	68	758	758	67	258	496			
OFF-BALANCE SHEET EXPOSURES	4,040		33	33	5	13	11	4,458		31	31	15	2	14			

⁽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⁾ Institutions 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)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 31/12/2017					As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance n		Accumulated impairme changes in fair value d provisions for exposu measures ²	ue to credit risk and	Collateral and financial			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
	_	•	Ü	_	_	U	Ü	-					
Central banks	0	0	U	0	0	U	Ü	0	0	U			
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)	498	277	114	112	364	469	256	105	94	348			
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	395	230	102	100	273	362	202	91	82	257			
of which: small and medium-sized enterprises at amortised cost	383	227	100	99	268	348	196	91	81	250			
Households	104	46	12	12	91	107	54	14	12	92			
DEBT INSTRUMENTS other than HFT	498	277	114	112	364	469	256	105	94	348			
Loan commitments given	4	1	0	0	5	6	1	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

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