



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	BAWAG Group AG
<b>LEI Code</b>	529900S9YO2JHTIIDG38
<b>Country Code</b>	AT

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

BAWAG Group AG

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,581	2,793	2,784	2,771	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,581	2,793	2,784	2,771	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,030	3,197	3,190	3,177	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,030	3,197	3,190	3,177	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,645	3,825	3,815	3,796	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,645	3,825	3,815	3,796	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	21,347	20,664	20,289	19,707	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,347	20,664	20,289	19,707	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.09%	13.51%	13.72%	14.06%	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	12.09%	13.51%	13.72%	14.06%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.20%	15.47%	15.72%	16.12%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.20%	15.47%	15.72%	16.12%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.08%	18.51%	18.80%	19.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.08%	18.51%	18.80%	19.26%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	56,751	57,563	55,564	54,024	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.34%	5.55%	5.74%	5.88%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

BAWAG Group AG

		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,030	3,197	3,190	3,177	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,030	3,197	3,190	3,177	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,751	57,563	55,564	54,024	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,751	57,563	55,564	54,024	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.34%	5.55%	5.74%	5.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.34%	5.55%	5.74%	5.88%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>3,645</b>	<b>3,825</b>	<b>3,815</b>	<b>3,796</b>	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>2,581</b>	<b>2,793</b>	<b>2,784</b>	<b>2,771</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	39	36	62	62	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,483	2,483	2,483	2,483	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-127	-144	-145	-153	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	832	840	793	793	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	9	9	9	9	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2	10	9	9	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-421	-414	-413	-415	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (d) and 37 of CRR, Articles 4(1)(b), 36(1) point (d) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	-1	-1	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	-4	-4	C 01.00 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (a) (i) and 135(4) of CRR and Article 36(1) point (a) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	-4	-4	C 01.00 (0460,0000)	Articles 36(1) point (a) (i), 24(1) point (b), 24(2) 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 (0480,0000)	Articles 4(27), 36(1) point (b), 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 (0490,0000)	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 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-2	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-235	-25	-27	-30	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>449</b>	<b>405</b>	<b>406</b>	<b>406</b>	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	475	475	475	475	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-26	-70	-69	-69	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0670,0000) + C 01.00 (0670,0000) + C 01.00 (0670,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0670,0000)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,030</b>	<b>3,197</b>	<b>3,190</b>	<b>3,177</b>	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>615</b>	<b>628</b>	<b>624</b>	<b>619</b>	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	603	592	589	585	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-4	24	24	23	C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000)	-	
A.4.3	Tier 2 transitional adjustments	15	13	12	11	C 01.00 (0980,0000) + C 01.00 (0980,0000) + C 01.00 (0980,0000)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>21,347</b>	<b>20,664</b>	<b>20,289</b>	<b>19,707</b>	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0000,0000)	-
	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.09%</b>	<b>13.51%</b>	<b>13.72%</b>	<b>14.06%</b>	CA3 (1)	-
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.20%</b>	<b>15.47%</b>	<b>15.72%</b>	<b>16.12%</b>	CA3 (3)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.08%</b>	<b>18.51%</b>	<b>18.80%</b>	<b>19.26%</b>	CA3 (5)	-	
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,581</b>	<b>2,793</b>	<b>2,784</b>	<b>2,771</b>	CA3 (1)	[(A.1)+(A.2)+(A.3)+(A.4)+(A.5)+(A.6)+(A.7)+(A.8)+(A.9)+(A.10)+(A.11)+(A.12)+(A.13)+(A.14)+(A.15)+(A.16)+(A.17)+(A.18)+(A.19)+(A.20)+(A.21)+(A.22)+(A.23)+(A.24)+(A.25)+(A.26)+(A.27)+(A.28)+(A.29)+(A.30)+(A.31)+(A.32)+(A.33)+(A.34)+(A.35)+(A.36)+(A.37)+(A.38)+(A.39)+(A.40)+(A.41)+(A.42)+(A.43)+(A.44)+(A.45)+(A.46)+(A.47)+(A.48)+(A.49)+(A.50)+(A.51)+(A.52)+(A.53)+(A.54)+(A.55)+(A.56)+(A.57)+(A.58)+(A.59)+(A.60)+(A.61)+(A.62)+(A.63)+(A.64)+(A.65)+(A.66)+(A.67)+(A.68)+(A.69)+(A.70)+(A.71)+(A.72)+(A.73)+(A.74)+(A.75)+(A.76)+(A.77)+(A.78)+(A.79)+(A.80)+(A.81)+(A.82)+(A.83)+(A.84)+(A.85)+(A.86)+(A.87)+(A.88)+(A.89)+(A.90)+(A.91)+(A.92)+(A.93)+(A.94)+(A.95)+(A.96)+(A.97)+(A.98)+(A.99)+(A.100)]
CET1 RATIO (%) Fully loaded <sup>1)</sup>	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.09%</b>	<b>13.51%</b>	<b>13.72%</b>	<b>14.06%</b>	CA3 (1)	[(D)/(B)]
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

<sup>1)</sup>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 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

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

BAWAG Group AG

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	17,258	16,425	15,928	15,328	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	8,445	7,849	7,386	6,969	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	6,104	5,858	5,817	5,778	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	2,110	2,070	2,145	2,034	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	130	124	119	111	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	123	118	113	107	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	115	137	109	117	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	478	657	680	726	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,022	2,022	2,100	2,100	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,022	2,022	2,100	2,100	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,350	1,305	1,359	1,329	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	21,347	20,664	20,289	19,707	

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

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

## 2023 EU-wide Transparency Exercise

### P&L BAWAG Group AG

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	961	1,312	563	1,205
Of which debt securities income	72	106	42	90
Of which loans and advances income	671	1,013	401	852
Interest expenses	235	320	276	616
(Of which deposits expenses)	32	52	47	115
(Of which debt securities issued expenses)	49	80	47	101
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	27	3	9
Net Fee and commission income	234	309	76	153
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	-8	-26	-12	-39
Gains or (-) losses on financial assets and liabilities held for trading, net	24	55	18	72
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	11	23	-1	-8
Gains or (-) losses from hedge accounting, net	-18	-11	-3	-31
Exchange differences (gain or (-) loss), net	18	22	0	0
Net other operating income / (expenses)	-14	1	-2	-2
<b>TOTAL OPERATING INCOME, NET</b>	<b>996</b>	<b>1,391</b>	<b>367</b>	<b>742</b>
(Administrative expenses)	314	416	105	210
(Cash contributions to resolution funds and deposit guarantee schemes)	39	37	38	32
(Depreciation)	47	63	16	32
Modification gains or (-) losses, net	-4	-59	0	3
(Provisions or (-) reversal of provisions)	1	2	1	3
(Payment commitments to resolution funds and deposit guarantee schemes)	4	4	0	0
(Commitments and guarantees given)	-2	-2	0	1
(Other provisions)	-1	0	2	2
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	349	385	22	40
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	349	384	22	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	3	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>247</b>	<b>432</b>	<b>186</b>	<b>429</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>184</b>	<b>323</b>	<b>139</b>	<b>318</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>184</b>	<b>323</b>	<b>139</b>	<b>318</b>
Of which attributable to owners of the parent	184	323	139	318

<sup>1</sup> Information available only as of end of the year

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

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

BAWAG Group AG

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	10,904				12,489				10,951				10,534				IAS 1.54 (i)
Financial assets held for trading	154	0	154	0	154	0	154	0	112	0	112	0	122	0	122	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	811	2	47	762	739	2	24	713	708	2	24	682	788	2	24	762	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	58	0	58	0	58	0	58	0	54	0	54	0	54	0	54	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,525	2,443	82	0	2,593	2,426	167	0	2,560	2,454	105	0	2,647	2,604	42	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	40,641				39,394				39,214				38,200				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	149	0	149	0	338	0	338	0	157	0	157	0	172	0	172	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	-635				-619				-562				-600				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1)</sup>	1,410				1,402				1,347				1,235				
<b>TOTAL ASSETS</b>	<b>56,017</b>				<b>56,549</b>				<b>54,541</b>				<b>53,152</b>				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References							
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>										
	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 credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets								
Financial assets at fair value through other comprehensive income	Debt securities	2,772	0	0	-1	0	0	0	2,803	0	0	-1	0	0	0	0	0	0	2,737	0	0	-1	0	0	0	2,826	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at amortised cost	Debt securities	2,975	0	0	-1	0	0	0	3,169	0	0	-1	0	0	0	0	0	0	3,262	0	0	-2	0	0	0	3,295	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	36,036	1,354	679	-41	-112	-300	34,404	1,648	545	-38	-131	-251	34,117	1,673	546	-39	-132	-260	33,125	1,610	565	-34	-132	-273	33,125	1,610	565	-34	-132	-273	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

BAWAG Group AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	773	692	597	615	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	207	204	169	165	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,334	51,267	49,120	47,702	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	405	245	238	314	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-846	-891	-800	-780	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	276	285	284	283	IAS 37.10; IAS 1.54(l)
Tax liabilities	117	145	172	216	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	696	595	918	633	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>51,962</b>	<b>52,541</b>	<b>50,698</b>	<b>49,147</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>4,055</b>	<b>4,008</b>	<b>3,843</b>	<b>4,005</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>56,017</b>	<b>56,549</b>	<b>54,541</b>	<b>53,152</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

BAWAG Group AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,178	937	835	928	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	6,202	5,296	3,339	582	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,322	3,268	2,855	2,511	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,787	1,812	1,792	1,885	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,026	1,019	945	831	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	362	279	289	174	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,452	2,056	1,609	2,013	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,523	860	766	923	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,596	2,687	2,484	2,813	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,210	1,893	1,842	1,609	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,929	26,717	25,812	25,926	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,598	24,509	23,686	23,570	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,817	10,236	12,049	13,000	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		737	736	700	705	Annex V.Part 1.37
Other financial liabilities		199	192	196	192	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>51,719</b>	<b>52,408</b>	<b>50,124</b>	<b>48,795</b>	

2023 EU-wide Transparency Exercise  
Market Risk  
BAWAG Group AG

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI 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.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>
Consolidated data	Central governments or central banks	11,220	14,220	51		12,200	15,714	57	
	Regional governments or local authorities	2,727	3,229	9		2,702	3,185	8	
	Public sector entities	2,124	1,829	298		2,183	1,862	257	
	Multilateral Development Banks	25	25	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,069	3,568	1,324		4,069	3,561	1,354	
	Corporates	2,384	2,048	1,895		1,734	1,476	1,336	
	of which: SME	159	451	355		454	375	302	
	Retail	10,088	3,475	2,454		10,191	3,534	2,511	
	of which: SME	1,869	785	487		1,063	789	458	
	Secured by mortgages on immovable property	3,342	3,299	1,145		3,155	3,118	1,062	
	of which: SME	579	579	176		555	559	167	
	Exposures in default	368	729	781	123	368	724	754	122
	Items associated with particular high risk	4	4	5		78	78	117	
	Covered bonds	721	721	72		695	694	69	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	446	430	462		552	537	381	
Equity	350	319	503		379	342	442		
Other exposures	471	471	151		434	434	97		
Standardised Total <sup>d</sup>	38,525	33,447	8,567	176	38,729	34,173	7,965	171	

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>
AUSTRIA	Central governments or central banks	10,500	10,121	51		11,721	11,720	57	
	Regional governments or local authorities	2,685	3,159	9		2,646	3,151	1	
	Public sector entities	1,826	1,114	217		1,814	1,094	216	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	151	176	42		151	175	48	
	Corporates	463	364	281		459	353	272	
	of which: SME	127	373	45		129	371	54	
	Retail	4,415	1,342	930		4,425	1,330	911	
	of which: SME	669	644	276		665	655	279	
	Secured by mortgages on immovable property	1,087	1,072	1,074		1,074	1,061	1,061	
	of which: SME	237	235	67	31	226	224	63	23
	Exposures in default	68	68	68		62	62	6	
	Items associated with particular high risk	2	2	2		2	2	2	
	Covered bonds	62	62	62		62	62	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	70	70	70		59	59	49	
Equity	70	70	70		59	59	49		
Other exposures	384	384	24		375	375	65		
Standardised Total <sup>d</sup>				31				34	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>
UNITED STATES	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	642	642	289		566	566	249	
	Corporates	1,944	888	881		1,944	494	449	
	of which: SME	42	42	36		35	35	29	
	Retail	761	761	524		864	864	634	
	of which: SME	128	128	44		128	128	44	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	9	12	3	16	10	12	3
	Items associated with particular 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	25	25	33		19	19	26	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	209	209	340		238	201	311		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>d</sup>				44				15	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>
GERMANY	Central governments or central banks	429	429	0		461	461	0	
	Regional governments or local authorities	17	17	0		17	17	0	
	Public sector entities	173	173	35		171	171	34	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	915	549	231		968	600	237	
	Corporates	481	442	396		451	418	378	
	of which: SME	1,269	224	127		1,264	186	147	
	Retail	1,509	269	896		1,456	1,212	863	
	of which: SME	399	269	340		350	251	142	
	Secured by mortgages on immovable property	832	832	280		821	821	277	
	of which: SME	340	338	108		326	323	103	
	Exposures in default	145	86	181	53	142	86	198	51
	Items associated with particular high risk	2	2	2		1	1	2	
	Covered bonds	36	36	36		37	37	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	76	76	81		82	82	82		
Other exposures	23	23	10		21	21	21		
Standardised Total <sup>d</sup>				67				67	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>
NETHERLANDS	Central governments or central banks	0	3,209	0		0	3,342	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	187	187	69		175	175	67	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3,267	48	36		3,347	83	61	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	778	771	270		761	759	268	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	59	59	4		60	60	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>d</sup>				0				0	

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	823	788	262	0	839	766	262	7
	Corporates	99	83	81	7	7	7	7	0
	of which: SME	15	15	12	0	0	0	0	0
	Retail	22	20	15	21	14	14	14	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	513	513	188	0	498	498	171	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	114	61	61	33	100	68	68	33
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	72	72	7	0	62	62	6	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(2)</sup>				33				32	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	23	0	0	0	14	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	84	84	42	0	110	110	54	0
	Corporates	23	0	0	0	16	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	19	17	25	2	19	17	25	2
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(2)</sup>				2				2	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	Central governments or central banks	44	93	0	0	60	51	0	0
	Regional governments or local authorities	42	42	0	0	21	21	7	0
	Public sector entities	35	35	7	0	35	35	7	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	411	386	122	0	398	367	119	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	175	175	18	0	159	158	16	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	361	346	158	0	340	325	149	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(2)</sup>				31				30	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SPAIN	Central governments or central banks	20	17	0	0	0	14	0	0
	Regional governments or local authorities	3	3	0	0	2	2	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	82	82	47	0	78	78	39	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	61	61	6	0	61	61	6	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(2)</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	(in EUR %)								
	Central governments or central banks	11,194	14,142	47		13,893	13,703	48	
	Regional governments or local authorities	2,994	3,077	9		2,514	3,077	8	
	Public sector entities	2,088	1,964	258		1,798	1,018	301	
	Multilateral Development Banks	14	14	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,208	3,650	1,964		3,942	3,385	1,354	
	Corporates	1,730	1,552	1,337		1,416	1,331	1,117	
	of which: SME	927	511	416		598	533	436	
	Retail	6,412	2,738	1,961		6,619	2,827	2,031	
	of which: SME	768	503	288		783	462	286	
	Secured by mortgages on immovable property	3,207	3,188	1,102		3,177	3,146	1,094	
	of which: SME	594	500	151		472	476	141	
	Exposures in default	338	214	254	114	322	208	282	108
	Items associated with particularly high risk	122	122	182		99	99	148	
	Covered bonds	662	662	66		672	672	67	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	527	522	305		505	506	306		
Equity	330	329	427		257	257	301		
Other exposures	24	24	23		26	26	26		
Standardised Total <sup>(2)</sup>	36,864	31,972	7,497	151	35,539	30,657	7,674	141	

(1) Original exposures, 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 securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA	(in EUR %)								
	Central governments or central banks	12,376	2,687	47		12,213	9,718	48	
	Regional governments or local authorities	2,537	3,043	216		1,466	808	159	
	Public sector entities	1,795	1,096	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	180	46		127	127	42	
	Corporates	466	443	308		390	417	282	
	of which: SME	137	77	124		59	76	58	
	Retail	3,831	681	460		3,996	696	472	
	of which: SME	428	245	140		462	249	142	
	Secured by mortgages on immovable property	1,075	1,061	307		1,072	1,061	307	
	of which: SME	203	202	57		196	195	55	
	Exposures in default	42	36	35	20	59	30	30	24
	Items associated with particularly high risk	2	2	4		2	2	2	
	Covered bonds	62	62	80		60	60	80	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	59	59	49		63	63	58		
Equity	59	59	49		63	63	58		
Other exposures	39	39	69		35	35	68		
Standardised Total <sup>(2)</sup>	31	31	69	31	35	35	68	30	

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	(in 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	627	627	266		623	622	268	
	Corporates	586	408	405		468	403	368	
	of which: SME	194	194	165		227	192	192	
	Retail	898	864	646		926	905	679	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	12	17	3	17	14	20	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	119	117	117		96	96	144	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	18	18	23		16	16	21		
Equity	188	188	296		149	149	198		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>	13	13	296	13	149	149	198	11	

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	(in EUR %)								
	Central governments or central banks	720	720	0		588	588	0	
	Regional governments or local authorities	17	17	0		16	16	0	
	Public sector entities	172	172	94		173	173	35	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	983	615	239		963	594	240	
	Corporates	431	392	359		406	364	333	
	of which: SME	172	157	123		160	144	113	
	Retail	1,353	1,224	801		1,285	1,062	758	
	of which: SME	308	222	131		287	211	126	
	Secured by mortgages on immovable property	802	788	274		776	763	262	
	of which: SME	298	295	93		272	272	85	
	Exposures in default	149	94	120	53	146	97	127	48
	Items associated with particularly high risk	1	1	2		1	1	2	
	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)	83	83	83		46	46	46		
Equity	0	0	0		0	0	0		
Other exposures	15	15	17		17	17	22		
Standardised Total <sup>(2)</sup>	65	65	137	65	137	137	22	59	

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	(in EUR %)								
	Central governments or central banks	0	3,230	0		0	3,205	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	180	180	70		190	190	74	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1,249	61	61		1,222	5	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	850	847	296		860	858	300	
	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	60	60	6		60	60	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>	0	0	0	0	0	0	0	0	

(1) Original exposures, 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	755	682	245	0	713	638	245	0
	Corporates	7	7	7	0	42	42	42	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	205	183	113	0	195	175	117	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	102	72	72	30	92	61	62	30
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	62	62	6	0	52	52	5	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>31</b>				<b>31</b>	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	0	0	0	0	3	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	101	101	50	0	116	116	50	0
	Corporates	8	8	0	0	3	3	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	2	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	63	92	0	0	62	92	0	0
	Regional governments or local authorities	38	38	0	0	37	37	0	0
	Public sector entities	35	35	7	0	35	35	7	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	400	368	118	0	362	326	109	0
	Corporates	1	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	159	159	16	0	159	158	16	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	318	312	140	0	297	293	131	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>10</b>				<b>9</b>	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	0	15	0	0	16	0	0	0
	Regional governments or local authorities	2	2	0	0	1	1	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	74	74	37	0	96	96	48	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Covered bonds	62	62	6	0	62	62	6	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)	0	0	0	0	0	0	0	0			
	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	30,876	124	30,059	6,105	30,431	77	9,533	5,885			
	Corporate - Of Which: Specialised Lending	5,687	203	5,423	2,265	5,322	53	5,087	3,133			
	Corporate - Of Which: SME	577	4	307	182	5	362	171	0			
	Corporate - Of Which: SME	12,509	277	10,245	2,110	12,244	210	10,709	2,070			
	Retail	7,116	53	6,965	992	6,985	50	6,852	971			
	Retail - Secured on real estate property	252	7	247	50	265	7	239	63			
	Retail - Secured on real estate property - Of Which: SME	6,863	46	6,718	935	6,720	43	6,613	909			
	Retail - Qualifying Revolving	3,183	46	1,827	307	3,136	35	1,802	302			
	Retail - Other Retail - Of Which: SME	2,211	177	2,150	811	2,083	125	2,054	797			
	Retail - Other Retail - Of Which: SME	179	13	142	83	147	11	134	81			
	Retail - Other Retail - Of Which: non-SME	2,032	164	2,008	728	1,936	114	1,920	715			
	Equity	25	0	19	130	25	0	19	124			
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total			6,813				6,576					

(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) 28 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
AUSTRIA	(in EUR, %)	0	0	0	0	0	0	0	0			
	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	2,105	23	1,472	793	40	2,157	71	1,550			
	Corporate - Of Which: Specialised Lending	59	0	59	39	1	58	0	34			
	Corporate - Of Which: SME	554	4	334	214	4	54	4	167			
	Corporate - Of Which: SME	12,439	270	10,875	2,093	209	12,157	205	10,644			
	Retail	7,079	52	6,509	986	30	6,950	50	6,817			
	Retail - Secured on real estate property	293	7	245	57	4	294	7	238			
	Retail - Secured on real estate property - Of Which: SME	6,629	45	6,684	928	27	6,686	43	6,580			
	Retail - Qualifying Revolving	3,172	47	1,800	304	38	3,146	34	1,755			
	Retail - Other Retail	2,187	172	2,136	803	141	2,061	121	2,032			
	Retail - Other Retail - Of Which: SME	177	12	140	83	9	145	10	122			
	Retail - Other Retail - Of Which: non-SME	2,010	160	1,996	720	132	1,915	111	1,900			
	Equity	0	0	0	67	0	0	0	61			
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	(in EUR, %)	0	0	0	0	0	0	0	0			
	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	4,196	0	3,980	2,488	6	3,756	0	2,266			
	Corporate - Of Which: Specialised Lending	2,223	0	2,007	1,609	2	2,424	0	2,361			
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0			
	Corporate - 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			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0			
Equity	2	0	2	0	0	3	0	10				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	(in EUR, %)	0	0	0	0	0	0	0	0			
	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	1,042	8	1,024	501	9	1,033	9	1,020			
	Corporate - Of Which: Specialised Lending	348	0	331	176	0	328	0	316			
	Corporate - Of Which: SME	18	0	18	2	0	18	0	18			
	Corporate - Of Which: SME	20	1	20	5	1	19	1	18			
	Retail	12	0	12	2	0	11	0	11			
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1			
	Retail - Secured on real estate property - Of Which: SME	11	0	11	2	0	11	0	11			
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1			
	Retail - Other Retail	6	1	6	2	1	5	1	5			
	Retail - Other Retail - Of Which: SME	1	1	1	0	1	1	1	1			
	Retail - Other Retail - Of Which: non-SME	5	0	5	2	0	5	2	5			
	Equity	18	0	12	43	0	17	0	11			
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	(in EUR, %)	0	0	0	0	0	0	0	0			
	Central banks and central governments	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0			
	Corporates	144	0	143	69	0	143	0	69			
	Corporate - Of Which: Specialised Lending	55	0	54	30	0	43	0	24			
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0			
	Corporate - Of Which: SME	1	0	1	0	0	1	0	1			
	Retail	1	0	1	0	0	1	0	1			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail	1	0	1	0	0	1	0	1			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0				
Other non credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	541	96	541	383	0	20	527	47	527	406	0
	Corporates - Of Which: Specialised Lending	222	96	222	97	0	18	220	47	220	130	0
	Corporates - Of Which: SME	2	0	2	3	0	1	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,351	7	1,330	761	0	3	1,319	6	1,288	744	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	156	0	156	68	0	99	156	68	156	38	0
	Corporates - Of Which: Specialised Lending	36	0	36	7	0	8	36	4	36	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	1	0	0	0	0	0	1	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	720	0	702	566	0	26	775	0	720	556	0
	Corporates - Of Which: Specialised Lending	511	0	511	395	0	16	603	0	602	486	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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



		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	10,252	24	9,495	5,817	118	10,419	73	9,469	5,778	21	
	Corporates - Of Which: Specialised Lending	5,107	53	4,690	3,002	35	5,151	51	4,694	3,024	63	
	Corporates - Of Which: SME	5,145	0	4,705	2,815	3	5,268	1	4,775	2,754	3	
	Retail	12,127	219	10,821	2,145	0	12,111	11,920	229	10,479	2,204	165
	Retail - Secured on real estate property	6,879	48	6,730	1,027	0	6,898	55	6,611	939	0	26
	Retail - Secured on real estate property - Of Which: SME	257	7	254	59	0	247	7	228	58	0	4
	Retail - Secured on real estate property - Of Which: non-SME	6,582	41	6,476	968	0	6,651	48	6,384	881	0	22
	Retail - Qualifying Revolving	3,221	38	1,849	354	0	3,209	40	1,847	324	0	28
	Retail - Other Retail	2,067	133	2,042	794	0	2,043	143	2,021	772	0	110
	Retail - Other Retail - Of Which: SME	147	11	134	83	0	144	11	131	82	0	9
Retail - Other Retail - Of Which: non-SME	1,920	122	1,908	711	0	1,900	132	1,890	690	0	101	
Equity	24	0	19	119	0	24	0	19	111	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				8,542				8,359				

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	2,200	18	1,587	824	0	2,133	17	1,453	620	27
	Corporates - Of Which: Specialised Lending	57	0	57	33	0	41	0	41	26	0
	Corporates - Of Which: SME	1,943	2	1,530	791	0	1,992	1	1,412	594	3
	Retail	12,061	213	10,558	2,128	0	11,885	233	10,417	2,018	161
	Retail - Secured on real estate property	6,364	46	6,317	1,120	0	6,365	50	6,378	1,122	28
	Retail - Secured on real estate property - Of Which: SME	105	7	103	58	0	105	7	103	58	0
	Retail - Secured on real estate property - Of Which: non-SME	6,259	39	6,214	1,062	0	6,260	43	6,273	1,064	28
	Retail - Qualifying Revolving	2,211	37	1,492	361	0	2,211	40	1,492	312	22
	Retail - Other Retail	2,046	127	2,020	796	0	2,022	138	2,000	765	0
	Retail - Other Retail - Of Which: SME	146	10	133	83	0	141	10	130	82	0
Retail - Other Retail - Of Which: non-SME	1,900	117	1,887	713	0	1,881	128	1,870	683	0	
Equity	0	0	0	57	0	0	0	0	50	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total				5,742				5,559			

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,528	0	3,411	2,193	0	3,702	0	3,531	2,326	5
	Corporates - Of Which: Specialised Lending	2,217	0	2,180	1,280	0	2,402	0	2,281	1,391	1
	Corporates - Of Which: SME	14	0	14	6	0	14	0	14	6	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	3	0	3	10	0	3	0	3	11	0	0
IRB Total				2,203				2,203			

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,120	4	1,110	993	0	1,202	3	1,159	624	5
	Corporates - Of Which: Specialised Lending	324	0	315	196	0	325	0	319	198	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	18	1	18	5	0	17	1	17	5	1
	Retail - Secured on real estate property	11	0	11	3	0	11	0	11	3	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	0	10	0	10	2	0
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	5	1	5	2	0	5	1	5	2	0
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	0	0
Retail - Other Retail - Of Which: non-SME	4	0	4	2	0	4	0	4	2	0	
Equity	17	0	11	42	0	17	0	11	42	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total				2,110				2,110			

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	41	0	39	23	0	36	0	36	21	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total				23				21			

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	538	47	527	407	0	25	531	47	531	390		
	Corporates - Of Which: Specialised Lending	219	47	218	220	0	24	219	47	219	119		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	2	0	2	1	0	0	2	0	2	1		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	1,346	6	1,301	774	0	3	1,287	6	1,247	727		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	763	0	769	510	0	25	710	0	661	491		
	Corporates - Of Which: Specialised Lending	632	0	551	407	0	15	576	0	543	395		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	0	1	0	1	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total													

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











**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

BAWAG Group AG

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]	Africa	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	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	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	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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 at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, 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 Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, 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.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

BAWAG Group AG

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
	Africa	[ 0 - 3M ]	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	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Others	[ 0 - 3M ]	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	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	5	5	0	0	0	0	5	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

**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 at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, 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 Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, 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.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BAWAG Group AG

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>2)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>2)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	10,786	0	0	0	0	0	0	0	0	12,351	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	5,820	0	0	0	0	2	0	0	0	6,067	0	0	0	0	3	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	260	0	0	0	0	0	0	0	0	242	0	0	0	0	0	0	0	0	0	
Credit institutions	2,212	0	0	0	0	0	0	0	0	2,290	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,524	0	0	0	0	1	0	0	0	2,257	0	0	0	0	1	0	0	0	0	
Non-financial corporations	865	0	0	0	0	1	0	0	0	777	0	0	0	0	1	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	38,274	149	757	752	679	141	321	300	192	36,794	149	620	620	545	160	271	251	219		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,060	1	0	0	0	0	0	0	0	2,960	0	0	0	0	0	0	0	0	0	
Credit institutions	1,290	0	0	0	0	0	0	0	0	882	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,441	5	16	16	16	4	8	8	0	2,983	1	18	18	18	3	9	8	4		
Non-financial corporations	10,390	22	230	238	232	60	90	81	88	10,023	14	203	203	193	71	89	84	94		
of which: small and medium-sized enterprises	693	13	157	155	152	2	45	42	84	720	8	103	102	98	3	41	38	50		
of which: Loans collateralised by commercial immovable property	419	0	114	114	114	0	18	18	87	2,020	0	117	117	113	14	41	40	69		
Households	20,093	122	481	477	411	77	223	204	104	19,945	134	398	398	334	85	174	159	122		
of which: Loans collateralised by residential immovable property	10,492	37	111	111	74	22	15	10	94	14,224	44	140	140	102	22	31	25	108		
of which: Credit for consumption	6,769	73	338	334	288	60	182	171	29	6,615	81	267	267	224	65	138	128	40		
<b>NET INSTRUMENTS other than NPT</b>	54,880	149	757	752	679	143	321	300	192	55,212	149	620	620	545	162	271	251	219		
<b>OFF-BALANCE SHEET EXPOSURES</b>	9,455		14	14	11	9	3	2	0	9,439		7	7	5	11	2	1	0		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP framework (template F 18.02) / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BAWAG Group AG

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>					
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>				Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	<b>10,838</b>	0	0	0	0	0	0	0	0	0	<b>10,409</b>	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	<b>6,692</b>	0	0	0	0	3	0	0	0	<b>6,214</b>	0	0	0	0	3	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	288	0	0	0	0	0	0	0	0	299	0	0	0	0	0	0	0	0	0		
Credit institutions	2,265	0	0	0	0	0	0	0	0	2,261	0	0	0	0	0	0	0	0	0		
Other financial corporations	2,793	0	0	0	0	1	0	0	0	2,912	0	0	0	0	1	0	0	0	0		
Non-financial corporations	807	0	0	0	0	1	0	0	0	942	0	0	0	0	1	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>36,532</b>	<b>162</b>	<b>630</b>	<b>613</b>	<b>546</b>	<b>162</b>	<b>279</b>	<b>260</b>	<b>203</b>	<b>35,584</b>	<b>173</b>	<b>637</b>	<b>637</b>	<b>565</b>	<b>158</b>	<b>289</b>	<b>273</b>	<b>207</b>	<b>207</b>		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,911	1	1	1	1	0	0	0	0	2,827	2	1	1	1	0	0	0	0	0		
Credit institutions	944	0	0	0	0	0	0	0	0	814	0	0	0	0	0	0	0	0	0		
Other financial corporations	2,975	2	17	16	16	5	9	9	2	2,456	1	18	18	17	3	7	7	7	5		
Non-financial corporations	9,971	17	182	179	174	71	84	80	76	9,823	16	176	176	171	72	85	83	83	74		
of which: small and medium-sized enterprises	713	12	81	81	78	4	37	35	32	675	12	78	78	75	3	40	38	38	28		
of which: Loans collateralised by commercial immovable property	1,994	0	92	90	89	21	37	37	49	1,891	0	87	87	87	32	40	40	40	44		
Households	19,721	142	421	418	356	86	185	173	125	19,665	134	443	443	376	82	196	183	183	128		
of which: Loans collateralised by residential immovable property	14,897	98	144	144	107	24	32	26	109	14,050	61	144	144	104	23	30	26	26	112		
of which: Credit for consumption	6,555	77	285	282	240	66	147	137	41	6,229	84	307	303	63	156	147	147	145	45		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>53,453</b>	<b>142</b>	<b>620</b>	<b>613</b>	<b>546</b>	<b>166</b>	<b>279</b>	<b>260</b>	<b>203</b>	<b>52,207</b>	<b>173</b>	<b>637</b>	<b>637</b>	<b>565</b>	<b>164</b>	<b>289</b>	<b>273</b>	<b>207</b>	<b>207</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>9,216</b>		<b>8</b>	<b>8</b>	<b>7</b>	<b>12</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>9,325</b>		<b>8</b>	<b>8</b>	<b>5</b>	<b>13</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2023 EU-wide Transparency Exercise

Forborne exposures

BAWAG Group AG

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	433	188	87	74	181	53	465	195	94	79	240	92	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	2	2	0	0	6	6	3	3	3	3	3
Non-financial corporations	169	135	54	50	57	45	162	131	53	51	91	77	
of which: small and medium-sized enterprises	67	63	17	17	46		66	63	17	17	47		
Households	262	51	31	21	124	9	296	58	37	25	146	12	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>433</b>	<b>188</b>	<b>87</b>	<b>74</b>	<b>181</b>		<b>465</b>	<b>195</b>	<b>94</b>	<b>79</b>	<b>240</b>		
Loan commitments given	7	4	1	1	1	0	5	0	0	0	3	0	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

BAWAG Group AG

	As of 31/03/2023						As of 30/06/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures			
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(mln EUR)														
<b>Cash balances at central banks and other demand deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>556</b>	<b>182</b>	<b>111</b>	<b>80</b>	<b>259</b>	<b>69</b>	<b>435</b>	<b>187</b>	<b>94</b>	<b>83</b>	<b>187</b>	<b>70</b>		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	6	5	5	0	0	9	9	3	3	4	4	4	4
Non-financial corporations	263	116	69	49	126	58	144	113	52	52	59	53		
of which: small and medium-sized enterprises	45	42	14	14	27		41	40	17	17	22			
Households	286	60	37	26	132	12	283	65	38	28	124	13		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>556</b>	<b>182</b>	<b>111</b>	<b>80</b>	<b>259</b>		<b>435</b>	<b>187</b>	<b>94</b>	<b>83</b>	<b>187</b>			
<b>Loan commitments given</b>	<b>11</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0</b>		
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>														
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0							

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 BAWAG Group AG

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>			
		Of which: defaulted					Of which: defaulted					Of which: defaulted					Of which: defaulted						Of which: defaulted	
A Agriculture, forestry and fishing	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0			
B Mining and quarrying	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0			
C Manufacturing	1,031	16	16	1,031	37	0	946	14	14	946	37	0	1,004	15	15	1,004	36	0	892	14	14	892	20	0
D Electricity, gas, steam and air conditioning supply	161	2	2	160	1	0	188	3	3	187	1	0	239	3	1	239	1	0	233	2	2	233	1	0
E Water supply	463	0	0	469	0	0	467	0	0	413	0	0	463	0	0	413	0	0	460	0	0	410	0	0
F Construction	138	28	28	138	11	0	197	28	28	197	12	0	231	33	31	231	12	0	269	34	34	269	12	0
G Wholesale and retail trade	550	25	25	550	17	0	599	22	22	599	13	0	587	21	20	587	13	0	547	19	19	547	12	0
H Transport and storage	180	4	4	180	3	0	177	4	4	177	3	0	188	4	4	188	3	0	151	4	4	151	3	0
I Accommodation and food service activities	299	3	3	299	3	0	240	2	2	240	2	0	227	3	3	226	2	0	226	2	2	226	2	0
J Information and communication	488	2	2	486	3	0	387	2	2	387	2	0	383	3	3	383	2	0	382	2	2	382	7	0
K Financial and insurance activities	662	1	1	662	1	0	606	1	1	606	1	0	399	1	1	399	1	0	401	0	0	401	0	0
L Real estate activities	5,012	164	164	4,979	57	0	4,776	115	115	4,746	71	0	4,725	91	91	4,696	74	0	4,730	88	88	4,703	90	0
M Professional, scientific and technical activities	92	5	5	92	4	0	130	4	4	130	3	0	131	3	3	131	3	0	136	3	3	136	3	0
N Administrative and support service activities	281	4	4	281	5	0	269	4	4	269	3	0	284	4	4	284	3	0	284	3	3	284	3	0
O Public administration and defence, compulsory social security	875	0	0	874	0	0	859	0	0	858	0	0	865	0	0	864	0	0	580	0	0	579	0	0
P Education	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0	5	0	0	5	0	0
Q Human health services and social work activities	208	1	1	208	5	0	214	1	1	214	7	0	211	1	1	211	1	0	207	1	1	207	1	0
R Arts, entertainment and recreation	13	1	1	13	0	0	12	1	1	12	0	0	11	1	1	11	0	0	10	1	1	10	0	0
S Other services	48	3	3	48	3	0	42	4	4	42	2	0	30	3	3	30	3	0	301	3	3	301	2	0
Loans and advances	10,700	259	258	10,299	151	0	10,023	203	203	9,937	160	0	9,871	182	179	9,890	156	0	9,823	176	176	9,744	197	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.