



2023 EU-wide Transparency Exercise

Bank Name	Raiffeisenbankengruppe OÖ Verbund eGen
LEI Code	529900XSTAE561178282
Country Code	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

Raiffeisenbankengruppe OÖ Verbund eGen

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,207	4,608	4,557	4,463	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	4,207	4,608	4,557	4,463	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,207	4,608	4,557	4,463	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	4,207	4,608	4,557	4,463	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,616	4,972	4,950	4,902	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	4,616	4,972	4,950	4,902	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
Risk exposure amounts						
Total risk exposure amount	29,922	29,130	29,671	29,840	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	29,922	29,130	29,671	29,840	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.06%	15.82%	15.36%	14.96%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.06%	15.82%	15.36%	14.96%	(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	14.06%	15.82%	15.36%	14.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.06%	15.82%	15.36%	14.96%	(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	15.43%	17.07%	16.68%	16.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.43%	17.07%	16.68%	16.43%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	49,965	47,362	47,862	48,022	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	8.42%	9.73%	9.52%	9.29%	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

Raiffeisenbankengruppe OÖ Verbund eGen

(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	4,207	4,608	4,557	4,463	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	4,207	4,608	4,557	4,463	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	49,965	47,362	47,862	48,022	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	49,965	47,362	47,862	48,022	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.42%	9.73%	9.52%	9.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.42%	9.73%	9.52%	9.29%	[A.2]/[B.2]	

		(in 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	OWN FUNDS	4,616	4,972	4,950	4,902	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,207	4,608	4,557	4,463	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,033	1,033	1,033	1,033	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,757	4,295	4,295	4,295	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-206	-309	-315	-363	C 01.00 (0140,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	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	15	14	15	16	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-20	-23	-21	C 01.00 (0250,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-81	-85	-88	-102	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) 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)	-9	-9	-9	-9	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	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 (0390,0001)	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 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	-24	-25	-24	-25	C 01.00 (0440,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 135(b) of CRR and Articles 36(1) point (j) (ii) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0001)	Articles 4(2), 36(1) point (k), 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 (0490,0001)	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	-160	-168	-207	-235	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-8	-10	-13	-18	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0001)	Article 3 CRR	
A.1.20	CET1 capital elements or deductions - other	-94	-108	-108	-109	C 01.00 (0529,0001)	-	
A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48f to 48j of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	2	2	2	2	C 01.00 (0540,0001) + C 01.00 (0547,0001)	-	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-2	-2	-2	-2	C 01.00 (0580,0001) + C 01.00 (0586,0001) + C 01.00 (0573,0001) + C 01.00 (0574,0001) + C 01.00 (0575,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0570,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,207	4,608	4,557	4,463	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	410	364	393	439	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	453	408	437	483	C 01.00 (0700,0001) + C 01.00 (0900,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	-44	-44	-44	-44	C 01.00 (0910,0001) + C 01.00 (0900,0001) + C 01.00 (0902,0001) + C 01.00 (0903,0001) + C 01.00 (0904,0001) + C 01.00 (0905,0001) + C 01.00 (0906,0001) + C 01.00 (0907,0001) + C 01.00 (0908,0001) + C 01.00 (0909,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0980,0001) + C 01.00 (0980,0001)	-	
B	TOTAL RISK EXPOSURE AMOUNT	29,922	29,130	29,671	29,840	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.06%	15.82%	15.36%	14.96%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.06%	15.82%	15.36%	14.96%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.43%	17.07%	16.68%	16.43%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,207	4,608	4,557	4,463	CA3 (1)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.06%	15.82%	15.36%	14.96%	CA3 (2)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisenbankengruppe OÖ Verbund eGen

	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) ¹	28,204	27,348	27,868	27,995	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	28,204	27,348	27,868	27,995	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	120	107	124	138	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	57	62	59	57	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)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	57	66	73	103	C 02.00 (r0520, c0010)
Of which the standardised approach	57	66	73	103	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	1,483	1,547	1,547	1,547	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,483	1,547	1,547	1,547	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	29,922	29,130	29,671	29,840	

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

² 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

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	626	960	415	910
Of which debt securities income	37	50	16	33
Of which loans and advances income	438	669	274	590
Interest expenses	316	504	280	626
(Of which deposits expenses)	85	165	142	328
(Of which debt securities issued expenses)	120	168	54	113
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	43	0	5
Net Fee and commission income	126	171	44	79
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	5	6	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	-188	-189	18	9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	151	217	5	4
Gains or (-) losses from hedge accounting, net	-2	-7	1	3
Exchange differences (gain or (-) loss), net	6	8	3	5
Net other operating income / (expenses)	61	115	29	124
TOTAL OPERATING INCOME, NET	480	819	234	515
(Administrative expenses)	289	394	96	263
(Cash contributions to resolution funds and deposit guarantee schemes)	27	33	0	14
(Depreciation)	37	50	12	38
Modification gains or (-) losses, net	0	0	0	2
(Provisions or (-) reversal of provisions)	-11	-12	28	7
(Payment commitments to resolution funds and deposit guarantee schemes)	6	0	32	5
(Commitments and guarantees given)	-17	-9	-4	2
(Other provisions)	0	-3	0	0
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	60	96	0	57
(Financial assets at fair value through other comprehensive income)	-1	3	-2	-2
(Financial assets at amortised cost)	61	93	2	59
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	485	361	39	1
(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	148	441	183	308
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-260	338	242	446
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-283	267	219	410
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-283	267	219	410
Of which attributable to owners of the parent	-287	259	216	403

¹⁾ Information available only as of end of the year

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

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

Raiffeisenbankengruppe OÖ Verbund eGen

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	11,528				10,159				9,941				9,973				IAS 1.54 (i)				
Financial assets held for trading	864	0	864	0	764	0	764	0	703	0	703	0	661	4	657	0	IFRS 7.8(a)(i); IFRS 9 Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	1,807	1,126	224	457	1,877	1,137	231	509	1,878	1,134	222	522	1,842	1,142	208	492	IFRS 7.8(a)(i); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	122	44	0	78	118	40	0	78	112	35	0	77	111	35	0	76	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	2,875	2,644	230	0	2,977	2,746	231	0	3,310	2,978	332	0	3,323	2,970	354	0	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	30,497				28,441				28,924				28,275				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	810	0	810	0	858	0	858	0	773	0	773	0	787	0	787	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	-546				-565				-517				-511				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹⁾	3,797				4,035				4,253				4,475								
TOTAL ASSETS	51,755				48,663				49,377				48,937				IAS 1.9(a); ICG 6				

¹⁾ 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 ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
	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	3,108	0	0	-1	0	0	0	3,179	56	0	-3	-1	0	3,558	0	0	-2	0	0	3,575	0	0	-2	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	130	0	0	0	0	0	0	103	0	0	0	0	97	0	0	0	0	0	0	93	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	25,156	4,766	886	-71	-100	-297	23,435	4,434	903	-68	-92	-294	23,940	4,436	867	-72	-98	-269	23,374	4,270	1,005	-74	-105	-311	Annex V.Part 1.32, 44(a)	

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

⁽²⁾ 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

Raiffeisenbankengruppe OÖ Verbund eGen

(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	829	747	661	625	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,865	1,803	1,737	1,655	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	42,843	39,540	40,049	39,654	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	956	974	918	933	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-12	-16	-13	-21	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	188	194	187	216	IAS 37.10; IAS 1.54(l)
Tax liabilities	47	113	135	143	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	336	180	360	286	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	47,052	43,533	44,033	43,489	IAS 1.9(b);IG 6
TOTAL EQUITY	4,702	5,129	5,344	5,448	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,755	48,663	49,377	48,937	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

Raiffeisenbankengruppe OÖ Verbund eGen

(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		1,785	1,720	1,578	1,558	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	7,303	3,885	3,897	3,617	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	22	38	27	14	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,771	1,814	1,667	1,655	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	366	384	330	382	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,719	12,950	12,801	13,065	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,506	4,792	4,777	5,064	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,520	2,376	2,081	1,982	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,278	1,075	1,081	856	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,750	6,466	6,490	6,280	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,548	3,891	3,593	3,391	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,234	4,274	4,346	4,544	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,843	2,621	2,386	2,525	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,369	9,534	10,460	10,082	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		890	900	912	893	Annex V.Part 1.37
Other financial liabilities		43	43	43	85	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		46,493	43,063	43,364	42,867	

2023 EU-wide Transparency Exercise

Market Risk

Raiffeisenbankengruppe OÖ Verbund eGen

	5A		1M										1M											
	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	57	66	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	51	61	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	1	1	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	
Total	57	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	72	103	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	64	96	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	4	4	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	
Total	73	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	4,494	2,224	0	0	6,627	7,254	22	0
	Regional governments or local authorities	702	1,137	184	0	696	1,110	101	0
	Public sector entities	1,328	1,123	48	0	662	425	40	0
	Multilateral Development Banks	85	87	0	0	82	53	0	0
	International Organisations	123	123	0	0	123	123	0	0
	Institutions	9,025	9,025	1,381	0	9,739	9,386	1,432	0
	Corporates	24,094	16,792	16,411	0	22,988	15,751	15,378	0
	of which: SME	2,960	2,069	1,698	0	3,070	2,045	1,643	0
	Retail	2,624	2,045	1,288	0	2,859	2,147	1,295	0
	of which: SME	2,960	1,994	662	0	2,139	1,617	637	0
	Secured by mortgages on immovable property	7,814	7,674	3,184	0	8,026	7,885	3,262	0
	of which: SME	1,748	1,681	598	0	1,707	1,673	603	0
	Exposures in default	970	522	661	311	994	531	609	333
	Items associated with particular/risk high risk	1,221	1,075	1,612	0	990	866	1,300	0
	Covered bonds	455	455	0	0	698	695	64	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	851	834	235	0	827	823	237	0
	Equity	3,638	2,702	2,584	0	3,627	3,012	2,884	0
Other exposures	0	0	738	0	0	0	731	0	
Standardised Total⁽⁴⁾	62,780	53,846	28,324	1,449	59,853	51,369	27,455	1,331	

⁽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⁾ Original exposure Total does not include the securitisation position unless in the results area for the 2022 exercise.

⁽³⁾ 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.

⁽⁴⁾ 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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	Central governments or central banks	7,822	8,181	0	0	5,527	8,885	0	0
	Regional governments or local authorities	467	902	75	0	463	877	73	0
	Public sector entities	1,294	896	43	0	598	228	39	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8,513	8,058	281	0	8,649	8,361	335	0
	Corporates	15,036	9,498	9,261	0	14,223	8,855	8,623	0
	of which: SME	1,823	1,289	1,022	0	1,851	1,248	994	0
	Retail	1,459	873	586	0	1,376	825	520	0
	of which: SME	784	391	225	0	715	381	223	0
	Secured by mortgages on immovable property	5,644	5,571	2,241	0	5,772	5,681	2,258	0
	of which: SME	1,379	1,340	463	0	1,363	1,337	469	0
	Exposures in default	345	182	182	113	352	184	184	125
	Items associated with particular/risk high risk	534	474	710	0	438	409	614	0
	Covered bonds	212	212	0	0	212	212	12	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	3,002	2,567	2,527	0	3,684	2,869	2,840	0
	Other exposures	922	922	720	0	882	882	720	0
Standardised Total⁽⁴⁾				1,154				1,652	

⁽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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	14	33	0	0	14	33	0	0
	Regional governments or local authorities	92	192	0	0	90	192	0	0
	Public sector entities	0	0	0	0	4	167	1	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	115	83	19	0	99	79	16	0
	Corporates	6,056	4,488	4,347	0	5,886	4,283	4,283	0
	of which: SME	886	664	543	0	833	636	518	0
	Retail	349	241	146	0	309	228	146	0
	of which: SME	289	210	120	0	257	218	125	0
	Secured by mortgages on immovable property	1,777	1,535	890	0	1,887	1,656	952	0
	of which: SME	328	320	128	0	324	324	125	0
	Exposures in default	468	292	321	147	348	288	336	121
	Items associated with particular/risk high risk	654	622	628	0	621	617	641	0
	Covered bonds	15	15	1	0	46	46	5	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	26	26	4	0	25	25	4	0
	Equity	58	58	58	0	59	59	59	0
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽⁴⁾				201				176	

⁽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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CZECH REPUBLIC	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	472	452	861	0	524	513	925	0
	Corporates	829	771	763	0	824	796	787	0
	of which: SME	166	160	48	0	159	164	45	0
	Retail	100	88	51	0	121	109	62	0
	of which: SME	88	88	76	0	107	107	83	0
	Secured by mortgages on immovable property	161	163	76	0	147	149	69	0
	of which: SME	11	38	39	3	7	39	39	1
	Exposures in default	23	22	34	0	24	23	35	0
	Items associated with particular/risk 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)	94	94	5	0	95	95	6	0
	Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽⁴⁾				12				9	

⁽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 ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND	Central governments or central banks	87	107	21	0	88	108	22	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	27	7	1	0	28	7	1	0
	Corporates	117	181	97	0	82	76	64	0
	of which: SME	20	17	13	0	20	17	13	0
	Retail	1,897	1,299	1,223	0	441	424	242	0
	of which: SME	397	379	217	0	441	423	242	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	23	10	14	0	21	10	14	11
	Items associated with particular/risk 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)	31	31	7	0	31	31	7	0
	Equity	7	7	3	0	4	4	4	0
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽⁴⁾				13				16	

⁽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 ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
ROMANIA	Central governments or central banks	20	20	13		33	33	19	
	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	15	15	4		7	7	1	
	Corporates	177	142	129		171	138	121	
	of which: SME	71	57	44		75	60	47	
	Retail	369	307	126		406	321	194	
	of which: SME	363	300	121		403	331	190	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	46	21	39	23	47	21	31	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	29	29	15		31	31	15		
Equity	2	2	2		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				24				26	

⁽¹⁾ 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).

⁽²⁾ Total value adjustments and provisions per country of countryparty 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 ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FRANCE	Central governments or central banks	193	154	0		194	150	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	41	41	0		40	40	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	33	7		28	27	5	
	Corporates	130	127	127		96	93	93	
	of which: SME	0	0	0		0	0	0	
	Retail	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	7	0	0	1	32	6	6	20
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	58	58	0		125	125	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	86	86	20		83	83	18		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				2				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 (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of countryparty 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 ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SLOVAKIA	Central governments or central banks	20	20	0		19	19	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	415	387	384		401	382	379	
	Corporates	13	13	10		13	13	10	
	of which: SME	8	7	4		8	7	4	
	Retail	5	5	3		4	3	3	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	4	3	3	1	4	3	3	1
	Exposures in default	2	2	2		2	2	2	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	12	12	0		12	12	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 ^b				1				4	

⁽¹⁾ 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).

⁽²⁾ Total value adjustments and provisions per country of countryparty 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 ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CROATIA	Central governments or central banks	17	17	8		17	17	9	
	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	3	3	2		5	4	3	
	Corporates	62	59	54		51	46	46	
	of which: SME	8	7	6		6	5	4	
	Retail	166	150	89		173	159	94	
	Secured by mortgages on immovable property	166	150	75		155	141	81	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	24	36	5	31	24	36	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				7				7	

⁽¹⁾ 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).

⁽²⁾ Total value adjustments and provisions per country of countryparty 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	7,019	6,174	70		7,107	6,264	70	
	Regional governments or local authorities	665	1,057	101		706	1,059	100	
	Public sector entities	686	92	41		596	596	438	
	Multilateral Development Banks	82	93	0		82	93	0	
	International Organisations	141	141	0		140	140	0	
	Institutions	8,419	8,965	1,537		9,194	8,877	1,376	
	Corporates	22,985	16,088	15,469		22,559	16,051	15,431	
	of which: SME	2,813	1,963	1,617		2,729	1,994	1,629	
	Retail	2,738	2,003	1,237		2,696	2,056	1,254	
	of which: SME	2,074	1,576	964		2,053	1,523	936	
	Secured by mortgages on immovable property	8,056	7,962	3,300		7,966	7,872	3,258	
	of which: SME	1,818	1,780	647		1,872	1,836	674	
	Exposures in default	955	541	633		1,046	646	771	
	Items associated with particularly high risk	1,157	1,000	1,501	266	1,156	1,008	1,512	264
	Covered bonds	802	804	77		842	838	77	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	828	835	236		854	848	245		
Equity	3,985	3,170	3,051		3,995	3,179	3,058		
Other exposures	375	375	735		315	315	933		
Standardised Total⁴	60,354	52,101	23,992	1,274	60,044	52,472	28,133	1,249	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the 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.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	5,378	4,538	0		5,375	4,525	0	
	Regional governments or local authorities	450	823	72		472	825	71	
	Public sector entities	561	229	40		552	232	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,275	7,940	8,209		8,209	8,013	335	
	Corporates	14,265	8,992	8,735		14,055	8,972	8,729	
	of which: SME	1,798	1,178	963		1,783	1,144	933	
	Retail	1,778	747	498		1,755	744	494	
	of which: SME	668	353	202		664	367	211	
	Secured by mortgages on immovable property	1,178	1,148	485		1,178	1,148	485	
	of which: SME	345	145	152	110	345	138	152	110
	Exposures in default	502	433	650		510	438	654	
	Items associated with particularly high risk	285	285	423		423	423	20	
	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)	286	298	83		297	298	65		
Equity	3,841	3,036	2,996		3,867	3,051	3,021		
Other exposures	874	874	738		1,112	1,112	934		
Standardised Total⁴				1,038				1,023	

(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 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	14	41	0		14	42	0	
	Regional governments or local authorities	92	92	0		91	91	0	
	Public sector entities	0	1,668	1		0	1,556	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	89	17		94	85	17	
	Corporates	6,034	4,671	4,354		6,034	4,589	4,472	
	of which: SME	801	617	503		784	623	510	
	Retail	314	211	136		311	211	149	
	of which: SME	292	212	122		292	211	136	
	Secured by mortgages on immovable property	1,797	1,954	899		1,796	1,780	821	
	of which: SME	351	325	128	97	342	315	125	96
	Exposures in default	444	312	363		448	363	385	
	Items associated with particularly high risk	623	623	802		624	648	810	
	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)	23	23	1		23	23	1		
Equity	28	38	38		24	24	24		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				149				141	

(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 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	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	526	526	916		515	548	907	
	Corporates	854	774	765		845	770	756	
	of which: SME	60	54	45		58	56	46	
	Retail	120	107	61		120	108	62	
	of which: SME	119	106	60		118	106	60	
	Secured by mortgages on immovable property	105	117	73		100	112	71	
	of which: SME	13	12	5	4	10	6	7	2
	Exposures in default	13	24	27		15	24	11	
	Items associated with particularly high risk	26	25	38		26	26	39	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	95	95	6		95	95	6		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				8				6	

(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 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
POLAND	Central governments or central banks	87	108	22		87	108	22	
	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	24	23	1		23	23	1	
	Corporates	108	80	85		116	108	95	
	of which: SME	25	21	16		25	23	18	
	Retail	428	407	233		429	419	240	
	of which: SME	420	407	233		429	419	240	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	12	17	9	22	12	18	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	31	31	7		31	31	7		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴				14				14	

(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 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	33	33	17		34	34	17	
	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	17	17	16		16	16	16	
	Corporates	127	154	135		161	148	128	
	of which: SME	103	81	62		90	86	66	
	Retail	408	390	201		372	351	202	
	of which: SME	403	344	197		367	345	188	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	22	31	23	49	25	36	23
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	31	31	16		32	32	16		
Equity	3	3	3		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				26				25	

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	153	159	0		151	157	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	0		40	40	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	23	5		20	19	0	
	Corporates	116	111	110		113	106	106	
	of which: SME	2	0	0		0	0	0	
	Retail	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	7	0	0	1	7	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	119	118	12		118	117	12	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				2	

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	19	19	0		34	34	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	399	382	379		392	377	374	
	of which: SME	14	14	11		14	14	11	
	Retail	2	0	0		0	0	0	
	Secured by mortgages on immovable property	5	4	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	3	1	1	5	5	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	11	11	2		11	11	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	12	12	0		32	32	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				6	

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	17	17	5		17	17	5	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	2		2	2	2	
	Corporates	96	51	49		125	123	122	
	of which: SME	0	0	0		0	0	0	
	Retail	180	164	97		171	168	99	
	Secured by mortgages on immovable property	423	448	80		436	456	88	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	26	39	5	32	26	39	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	3	3	2		3	3	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				7				7	

(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.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	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			
IRB Total ²			0					0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisenbankengruppe OÖ Verbund eGen

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	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			
IRB Total ²			0					0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

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

Raiffeisenbankengruppe OÖ Verbund eGen

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	12	12	0	0	0	12	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		
Total		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	12
[0 - 3M]	Others	10	10	0	0	0	10	0	0	0	0	0	0	1	0	0	
[3M - 1Y]		47	47	0	0	0	0	47	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]		30	30	0	0	0	30	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	
[10Y - more]	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0		
Total		117	117	0	0	0	70	47	0	0	0	0	0	1	0	0	53

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

Raiffeisenbankengruppe OÖ Verbund eGen

As of 30/06/2023

Residual Maturity		Country / Region		Direct exposures												Risk weighted exposure amount	
				On balance sheet				Derivatives				Off balance sheet					
				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]		12	11	0	0	11	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	
Total		12	11	0	0	11	0	0	0	0	0	0	0	0	0	0	12
[0 - 3M]		11	11	0	0	11	0	0	0	0	0	0	0	1	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]		50	50	0	0	50	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		26	26	0	0	26	0	0	0	0	0	0	0	0	0	0	
Total		90	90	0	0	90	0	0	0	0	0	0	0	1	0	0	6

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 nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisenbankengruppe OÖ Verbund eGen

	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 ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾			On performing exposures ³⁾	On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾							
Cash balances at central banks and other demand deposits	11,493	0	0	0	0	1	0	0	0	10,129	0	0	0	0	6	0	0	0		
Debt securities (including at amortised cost and fair value)	3,293	0	0	0	0	1	0	0	0	3,388	0	0	0	0	4	0	0	0		
Central banks	0	0	0	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0		
General governments	2,091	0	0	0	0	0	0	0	0	2,096	0	0	0	0	0	0	0	0		
Credit institutions	992	0	0	0	0	0	0	0	0	1,115	0	0	0	0	3	0	0	0		
Other financial corporations	161	0	0	0	0	0	0	0	0	151	0	0	0	0	0	0	0	0		
Non-financial corporations	91	0	0	0	0	0	0	-	-	66	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	31,174	167	913	911	886	168	303	297	459	29,117	141	925	924	903	156	302	294	455		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,468	0	0	0	0	1	0	0	0	743	0	0	0	0	1	0	0	0		
Credit institutions	2,483	0	0	0	0	1	0	0	0	2,143	0	0	0	0	2	0	0	0		
Other financial corporations	1,419	3	47	47	46	6	41	40	0	1,348	4	17	17	16	7	9	8	0		
Non-financial corporations	23,022	145	724	722	739	146	233	228	410	22,166	130	821	819	803	132	263	259	404		
of which: small and medium-sized enterprises	5,186	38	202	201	190	41	55	49	131	5,406	53	410	410	394	41	77	70	254		
of which: Loans collateralised by commercial immovable property	8,863	1	378	378	374	66	63	62	255	8,730	3	403	403	394	51	64	67	250		
Households	2,784	18	90	90	82	14	29	29	48	2,719	7	87	87	84	14	27	27	51		
of which: Loans collateralised by residential immovable property	1,762	13	55	55	45	8	8	8	40	1,739	3	59	59	55	6	11	11	43		
of which: Credit for consumption	207	3	18	18	18	2	13	13	3	200	2	17	17	17	3	12	12	3		
NET INSTRUMENTS other than HFT	45,960	167	913	911	886	170	303	297	459	42,634	141	925	924	903	166	302	294	455		
OFF-BALANCE SHEET EXPOSURES	10,919		62	62	62	24	24	24	15	11,040		72	72	72	30	25	25	15		

¹⁾ For the definition of non-performing exposures please refer to Article 4(2)(3) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 measurement and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / 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 term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB 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 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
 Raiffeisenbankengruppe OÖ Verbund eGen

	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 ⁽¹⁾					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 ⁽¹⁾					
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾						Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾					
(in Bt)																						
Cash balances at central banks and other demand deposits	9,912	0	0	0	0	3	0	0	0	0	9,951	0	0	0	0	6	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	3,761	0	0	0	0	2	0	0	0	0	3,714	0	0	0	0	2	0	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	0	0	
General governments	2,123	0	0	0	0	0	0	0	0	0	2,119	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,372	0	0	0	0	1	0	0	0	0	1,404	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	134	0	0	0	0	0	0	0	0	0	124	0	0	0	0	4	0	0	0	0	0	
Non-financial corporations	61	0	0	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	29,578	144	893	891	867	167	276	269	478	28,968	167	1,030	1,029	1,005	177	317	311	583				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	734	0	0	0	0	1	0	0	0	732	0	0	0	0	1	0	0	0	0	0	0	
Credit institutions	2,106	0	0	0	0	1	0	0	0	1,751	0	0	0	0	2	0	0	0	0	0	0	
Other financial corporations	1,210	1	17	17	16	7	9	8	9	1,210	2	17	17	16	8	9	8	9	1			
Non-financial corporations	22,750	132	787	786	766	144	239	233	425	22,238	154	926	925	905	140	281	278	520				
of which: small and medium-sized enterprises	5,468	51	410	409	391	45	73	66	273	5,660	51	495	495	476	46	99	93	320				
of which: Loans collateralised by commercial immovable property	8,886	7	398	398	388	56	67	66	273	8,882	4	480	480	470	66	83	83	334				
Households	2,658	10	88	88	85	14	28	28	52	2,618	11	87	87	84	17	26	26	51				
of which: Loans collateralised by residential immovable property	1,728	5	60	60	57	4	11	11	44	1,706	5	60	60	58	8	10	10	45				
of which: Credit for consumption	195	2	16	16	16	3	12	12	3	189	2	15	15	15	3	11	11	3				
DEBT INSTRUMENTS other than HFT	43,491	144	893	891	867	171	276	269	478	42,623	167	1,030	1,029	1,005	185	317	311	583				
OFF-BALANCE SHEET EXPOSURES	10,768		63	63	63	31	20	20	18	10,750		70	70	70	32	25	25	20				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(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 the sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (templates F.18.00 / F.18.05). For the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative 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

Raiffeisenbankengruppe OÖ Verbund eGen

	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 ²		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 ²		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	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)	1,022	422	166	152	656	184	1,076	416	162	151	706	175	
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	6	4	3	3	1	0	6	6	4	4	0	0	0
Non-financial corporations	948	382	149	136	617	171	1,016	379	146	136	673	159	
of which: small and medium-sized enterprises	418	105	40	32	304		486	160	51	45	322		
Households	68	36	14	13	38	13	54	31	12	12	32	16	
DEBT INSTRUMENTS other than HFT	1,022	422	166	152	656		1,076	416	162	151	706		
Loan commitments given	31	2	1	1	6	0	48	7	3	3	1	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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

Forborne exposures

Raiffeisenbankengruppe OÖ Verbund eGen

	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 ²		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 ²		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)													
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)	1,055	442	179	165	617	179	980	515	196	175	567	259	
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	7	6	4	4	0	0	7	6	4	4	0	0	0
Non-financial corporations	995	405	164	150	585	163	928	480	182	161	539	243	
of which: small and medium-sized enterprises	486	168	56	46	300		459	235	76	69	272		
Households	52	31	12	11	31	16	46	30	10	10	27	16	
DEBT INSTRUMENTS other than HFT	1,055	442	179	165	617		980	515	196	175	567		
Loan commitments given	44	9	3	2	4	2	59	6	3	2	1	1	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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
 Raiffeisenbankengruppe ÖÖ Verbund eGen

(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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	186	32	32	186	8	0	175	14	14	175	8	0	181	14	14	181	8	0	184	13	13	184	8	0
B Mining and quarrying	140	0	0	140	1	0	114	0	0	114	1	0	110	0	0	104	0	0	104	0	0	104	1	0
C Manufacturing	4.964	204	204	4.959	114	0	4.516	230	229	4.514	115	0	4.724	222	221	4.722	111	0	4.614	223	223	4.613	114	0
D Electricity, gas, steam and air conditioning supply	438	7	7	438	11	0	460	8	8	460	11	0	522	8	8	522	12	0	499	9	9	499	12	0
E Water supply	182	5	5	182	2	0	158	5	5	158	2	0	156	5	5	156	2	0	145	5	5	145	2	0
F Construction	1.703	45	45	1.701	27	0	1.703	45	45	1.700	26	0	1.708	49	49	1.705	29	0	1.685	118	118	1.683	43	0
G Wholesale and retail trade	2.259	52	52	2.251	34	0	2.215	52	51	2.207	35	0	2.280	43	43	2.274	31	0	2.255	60	60	2.249	36	0
H Transport and storage	1.115	36	35	1.112	21	0	1.098	35	35	1.095	20	0	1.129	35	35	1.125	19	0	1.122	35	35	1.119	20	0
I Accommodation and food service activities	483	27	26	481	12	0	477	21	21	475	10	0	480	19	19	478	8	0	488	24	24	486	13	0
J Information and communication	195	8	8	195	5	0	179	6	6	179	5	0	182	6	6	182	6	0	176	7	7	176	7	0
K Financial and insurance activities	12	0	0	12	0	0	6	0	0	6	0	0	6	0	0	6	0	0	11	0	0	11	0	0
L Real estate activities	6.909	217	217	6.835	65	0	6.837	227	227	6.763	51	0	7.081	231	231	7.058	58	0	7.205	296	296	7.134	85	0
M Professional, scientific and technical activities	3.223	95	95	3.220	64	0	3.110	112	112	3.108	77	0	3.094	112	112	3.091	79	0	2.950	93	93	2.948	74	0
N Administrative and support service activities	437	36	36	437	8	0	430	36	36	430	8	0	440	36	36	440	8	0	446	36	36	446	8	0
O Public administration and defence, compulsory social security	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	15	0	0	15	0	0
Q Human health services and social work activities	145	1	1	145	1	0	104	26	26	104	21	0	79	1	1	79	2	0	77	1	1	77	2	0
R Arts, entertainment and recreation	80	0	0	80	0	0	78	0	0	78	1	0	79	0	0	79	1	0	82	0	0	82	1	0
S Other services	485	8	8	485	6	0	494	5	5	494	6	0	487	5	5	487	7	0	480	6	5	479	6	0
Loans and advances	73.000	774	772	72.922	379	0	72.166	821	819	72.071	397	0	72.750	787	786	72.629	384	0	72.538	926	926	72.448	532	0

¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template 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.