



2023 EU-wide Transparency Exercise

Bank Name	Volksbanken Verbund
LEI Code	AT0000000000043000VB
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.

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Key Metrics

Volksbanken Verbund

(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	1,944	2,025	1,998	1,972	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	1,920	1,981	1,972	1,947	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,164	2,245	2,218	2,192	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	2,140	2,201	2,192	2,167	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,594	2,654	2,604	2,556	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	2,571	2,610	2,579	2,532	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	14,161	14,218	14,241	14,329	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	14,143	14,174	14,215	14,304	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	13.72%	14.24%	14.03%	13.76%	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	13.58%	13.98%	13.87%	13.61%	(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	15.28%	15.79%	15.57%	15.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.13%	15.53%	15.42%	15.15%	(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	18.32%	18.66%	18.29%	17.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.18%	18.41%	18.14%	17.70%	(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	32,609	30,362	30,675	30,546	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	6.63%	7.39%	7.23%	7.18%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(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	2,164	2,245	2,218	2,192	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	2,140	2,201	2,192	2,167	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	32,609	30,362	30,675	30,546	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,585	30,318	30,649	30,521	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.63%	7.39%	7.23%	7.18%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.57%	7.26%	7.15%	7.10%	[A.2]/[B.2]	

		(mln EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(1)(b) and 72 of CRR
	A.1.1	787	787	787	786	C 01.00 (0502,0503)	Article 59 of CRR
	A.1.2	1,621	1,668	1,671	1,664	C 01.00 (0502,0503)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	-944	-926	-927	-927	C 01.00 (0502,0503)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.4	353	356	355	355	C 01.00 (0502,0503)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	260	300	300	300	C 01.00 (0502,0503)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	0	0	0	0	C 01.00 (0502,0503)	Article 84 of CRR
	A.1.7	-1	-1	-2	-2	C 01.00 (0502,0503)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	-2	-1	-1	-1	C 01.00 (0502,0503) + C 01.00 (0504,0505)	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	-15	-34	-46	-46	C 01.00 (0502,0503)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	0	0	0	0	C 01.00 (0502,0503)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	0	0	0	0	C 01.00 (0502,0503)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	0	0	0	0	C 01.00 (0502,0503)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	0	0	0	0	C 01.00 (0502,0503)	Article 36(1) point (f) of CRR
	A.1.14	0	0	0	0	C 01.00 (0402,0503) + C 01.00 (0402,0503) + C 01.00 (0402,0503) + C 01.00 (0402,0503)	Articles 4(36), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (c) and 258 of CRR, Articles 36(1) point (a) (i) and 258 of CRR, Articles 36(1) point (a) (i) and 258 of CRR, Articles 36(1) point (a) (i) and 258 of CRR
	A.1.14.1	0	0	0	0	C 01.00 (0402,0503)	Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (c) and 258 of CRR
	A.1.15	0	0	0	0	C 01.00 (0402,0503)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C 01.00 (0402,0503)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	0	0	0	0	C 01.00 (0502,0503)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) point (c) and 79 of CRR
	A.1.18	0	0	0	0	C 01.00 (0502,0503)	Article 48 of CRR
	A.1.18A	-6	-4	-4	-5	C 01.00 (0502,0503)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	0	0	0	0	C 01.00 (0502,0503)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C 01.00 (0502,0503)	Article 36(1) point (a) of CRR
	A.1.19	-133	-164	-161	-178	C 01.00 (0502,0503)	Article 3 of CRR
	A.1.20	0	0	0	0	C 01.00 (0502,0503)	-
	A.1.21	23	44	26	25	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	0	0	0	0	C 01.00 (0502,0503)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	0	0	0	0	C 01.00 (0502,0503)	Articles 479 and 480 of CRR	
A.1.21.3	23	44	26	25	C 01.00 (0502,0503)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 61 of CRR	
A.2.1	220	220	220	220	C 01.00 (0502,0503) + C 01.00 (0502,0503)		
A.2.2	0	0	0	0	C 01.00 (0502,0503)		
A.2.3	0	0	0	0	C 01.00 (0502,0503) + C 01.00 (0502,0503) + C 01.00 (0502,0503) + C 01.00 (0502,0503) + C 01.00 (0502,0503)		
A.2.4	0	0	0	0	C 01.00 (0502,0503) + C 01.00 (0502,0503) + C 01.00 (0502,0503)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR	
A.4.1	430	409	387	365	C 01.00 (0700,0503) + C 01.00 (0700,0503)		
A.4.2	0	0	0	0	C 01.00 (0700,0503) + C 01.00 (0700,0503) + C 01.00 (0700,0503) + C 01.00 (0700,0503) + C 01.00 (0700,0503)		
A.4.3	0	0	0	0	C 01.00 (0700,0503) + C 01.00 (0700,0503) + C 01.00 (0700,0503)		
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(3), 95, 96 and 98 of CRR	
B.1	18	44	26	25	C 01.00 (0700,0503)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					GA3 (1)	
C.2	TIER 1 CAPITAL RATIO (transitional period)					GA3 (2)	
C.3	TOTAL CAPITAL RATIO (transitional period)					GA3 (3)	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					GA3 (4)	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					GA3 (5)	
F	23	44	26	25	GA3 (1)	GA3 (1)	
F	0	0	0	0	C 01.00 (0402,0503)		
F	0	0	0	0	C 01.00 (0402,0503)		
F	18	44	26	25	C 01.00 (0402,0503)		

(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

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Overview of Risk exposure amounts

Volksbanken Verbund

	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	12,868	12,902	12,917	13,007	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	12,868	12,902	12,917	13,007	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	18	13	13	12	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	16	13	12	12	C 02.00 (r0640, c0010)
Settlement risk	1	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)	28	21	29	30	C 02.00 (r0520, c0010)
Of which the standardised approach	28	21	29	30	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	1,231	1,269	1,269	1,269	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,231	1,269	1,269	1,269	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	14,161	14,218	14,241	14,329	

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.

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P&L Volksbanken Verbund

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	377	550	212	463
Of which debt securities income	23	32	9	20
Of which loans and advances income	332	493	179	384
Interest expenses	65	83	46	119
(Of which deposits expenses)	6	13	18	53
(Of which debt securities issued expenses)	25	36	12	31
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	1	2
Net Fee and commission income	193	255	66	134
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-1	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-22	-23	0	-1
Gains or (-) losses from hedge accounting, net	2	-1	-1	-2
Exchange differences (gain or (-) loss), net	4	5	1	2
Net other operating income /(expenses)	8	-62	2	3
TOTAL OPERATING INCOME, NET	497	642	236	484
(Administrative expenses)	336	449	119	243
(Cash contributions to resolution funds and deposit guarantee schemes)	22	20	23	20
(Depreciation)	21	29	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	4	2	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	4	2	-2
Of which pending legal issues and tax litigation ¹⁾	0	3	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)	4	42	6	8
(Financial assets at fair value through other comprehensive income)	13	15	1	2
(Financial assets at amortised cost)	-9	27	5	6
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-18	-19	1	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	-1	-1	4	4
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	132	116	82	203
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	107	115	76	170
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	107	115	76	170
Of which attributable to owners of the parent	107	115	76	170

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

Volksbanken Verbund

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
ASSETS:	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	5,719				3,491				3,584				3,192				IAS 1.54 (i)					
Financial assets held for trading	40	0	38	2	34	0	34	1	32	0	21	11	33	3	31	0	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	374	1	0	374	401	1	0	400	390	1	0	390	385	3	0	382	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	220	0	0	220	208	0	0	208	229	0	0	229	229	103	1	125	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	24,044				24,257				24,480				24,833				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	246	0	246	0	264	0	264	0	254	0	254	0	249	0	249	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				-139				-125				-124				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹	710				708				798				761									
TOTAL ASSETS	31,354				29,224				29,642				29,559				IAS 1.9(e), ICG 6					

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		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						
Financial assets at fair value through other comprehensive income	Debt securities	91	0	0	0	0	0	81	0	0	0	0	0	0	0	103	0	0	0	0	0	103	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,268	0	0	0	0	0	2,294	0	0	-1	0	0	0	0	2,455	0	0	-1	0	0	2,597	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	19,006	2,598	429	-33	-68	-155	19,297	2,521	421	-54	-80	-141	19,359	2,484	461	-53	-77	-149	19,687	2,353	475	-54	-75	-149	Annex V.Part 1.32, 44(a)		

¹This 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

Volksbanken Verbund

(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	115	37	32	31	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	68	67	68	69	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,197	26,158	26,448	26,023	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	175	264	244	253	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	202	170	172	168	IAS 37.10; IAS 1.54(l)
Tax liabilities	10	7	6	6	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	166	85	163	429	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	28,934	26,788	27,132	26,979	IAS 1.9(b);IG 6
TOTAL EQUITY	2,420	2,436	2,509	2,580	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	31,354	29,224	29,642	29,559	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

Volksbanken Verbund

(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		290	301	276	284	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	3,685	1,607	1,458	1,310	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,685	1,607	1,458	1,300	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	827	1,124	932	753	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	580	597	522	580	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	194	206	269	197	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	148	140	232	161	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	308	246	245	241	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	248	219	185	178	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,929	3,888	3,932	3,871	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,646	3,660	3,561	3,368	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,051	16,846	16,708	16,660	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	16,364	16,081	15,335	14,667	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,107	2,136	2,799	2,891	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		909	902	897	898	Annex V.Part 1.37
Other financial liabilities		165	172	172	168	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		28,555	26,526	26,791	26,375	

2023 EU-wide Transparency Exercise

Market Risk
Volksbanken Verbund

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	28	21	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	23	18	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	1	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	28	21	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	29	30	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	24	25	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	1	3	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	29	30	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	6,320	6,554	0	0	4,011	4,227	0	0
	Regional governments or local authorities	272	341	2	0	268	326	2	0
	Public sector entities	277	123	26	0	297	126	25	0
	Multilateral Development Banks	22	22	0	0	22	22	0	0
	International Organisations	61	61	0	0	60	60	0	0
	Institutions	711	726	47	0	160	193	31	0
	Corporates	4,394	3,477	2,856	0	4,388	3,412	2,804	0
	of which: SME	2,622	2,226	1,760	0	2,729	2,263	1,717	0
	Retail	4,719	2,524	1,948	0	4,588	2,458	1,903	0
	of which: SME	2,224	1,267	780	0	2,289	1,265	768	0
	Secured by mortgages on immovable property	15,658	15,269	5,120	0	15,729	15,359	5,363	0
	of which: SME	7,282	7,029	2,326	0	7,370	7,125	2,373	0
	Exposures in default	432	241	246	157	451	241	246	141
	Items associated with particular/hish risk	1,031	869	1,104	0	1,105	956	1,434	0
	Covered bonds	1,266	1,266	127	0	1,284	1,283	124	0
	Claims on institutions and corporates with a ST credit assessment	5	5	4	0	2	2	1	0
Collective investments undertakings (CIU)	1	1	1	0	1	1	1	0	
Equity	225	225	238	0	222	222	183	0	
Other exposures	89	89	73	0	85	85	73	0	
Standardised Total ⁽⁴⁾	33,865	32,543	12,886	251	33,506	30,308	12,915	290	

(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) Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up 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	5,920	6,242	0	0	3,777	4,021	0	0
	Regional governments or local authorities	220	289	2	0	225	282	2	0
	Public sector entities	218	64	12	0	226	79	15	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	34	47	0	0	38	43	18	0
	Corporates	4,156	3,266	2,731	0	4,070	3,194	2,676	0
	of which: SME	2,704	2,232	1,724	0	2,689	2,155	1,681	0
	Retail	4,624	2,858	1,903	0	4,501	2,798	1,861	0
	of which: SME	2,220	1,344	767	0	2,176	1,325	756	0
	Secured by mortgages on immovable property	14,998	14,626	5,099	0	15,070	14,713	5,132	0
	of which: SME	6,970	6,722	2,236	143	7,057	6,819	2,274	143
	Exposures in default	461	220	224	0	444	227	221	0
	Items associated with particular/hish risk	851	717	1,075	0	931	796	1,194	0
	Covered bonds	452	452	44	0	444	452	46	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	224	224	237	0	221	221	183	0	
Other exposures	89	89	73	0	85	85	73	0	
Standardised Total ⁽⁴⁾	33,865	32,543	12,886	251	33,506	30,308	12,915	290	

(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) Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up 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⁾
GERMANY	Central governments or central banks	4	10	0	0	4	10	0	0
	Regional governments or local authorities	35	43	0	0	35	35	0	0
	Public sector entities	3	3	1	0	3	3	2	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	88	88	11	0	64	65	7	0
	Corporates	97	77	49	0	62	76	48	0
	of which: SME	41	33	20	0	43	33	26	0
	Retail	38	27	20	0	50	30	24	0
	of which: SME	23	14	11	0	21	12	7	0
	Secured by mortgages on immovable property	527	513	162	0	529	517	183	0
	of which: SME	270	263	86	0	272	265	86	0
	Exposures in default	8	5	6	1	9	7	8	1
	Items associated with particular/hish risk	168	147	226	0	167	154	231	0
	Covered bonds	204	204	20	0	204	204	20	0
	Claims on institutions and corporates with a ST credit assessment	4	4	4	0	4	4	4	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	33,865	32,543	12,886	251	33,506	30,308	12,915	290	

(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) Exposure value Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up 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 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	4,312	4,470	1		3,754	4,378	1	
	Regional governments or local authorities	267	332	1		283	347	1	
	Public sector entities	296	119	22		464	247	46	
	Multilateral Development Banks	71	71	0		69	69	0	
	International Organisations	71	71	0		75	75	0	
	Institutions	192	215	402		189	177	377	
	Corporates	6,247	3,360	2,769		4,348	3,452	2,851	
	of which: SME	2,724	2,181	1,704		2,746	2,225	1,779	
	Retail	4,452	2,798	1,827		4,240	2,623	1,774	
	of which: SME	2,173	1,236	762		2,099	1,204	745	
	Secured by mortgages on immovable property	15,628	15,449	5,400		15,958	15,594	5,457	
	of which: SME	7,412	7,154	2,382		7,461	7,221	2,406	
	Exposures in default	471	265	274		467	252	270	
	Items associated with particularly high risk	1,131	980	1,471	156	1,153	1,049	1,574	154
	Covered bonds	3,209	3,208	941		3,213	3,113	951	
	Claims on institutions and corporates with a ST credit assessment	2	2	1		3	3	1	
Collective investments undertakings (CIU)	72	12	24		42	14	18		
Equity	221	221	184		222	222	173		
Other exposures	112	112	75		82	81	70		
Standardised Total ²	33,850	30,657	12,930	295	33,653	30,509	13,018	293	

(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 unless in the results prior to the 2019 exercise.

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
AUSTRIA	Central governments or central banks	2,057	4,145	0		2,415	2,249	0	
	Regional governments or local authorities	222	283	0		217	275	0	
	Public sector entities	226	68	13		343	195	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	89	19		44	77	20	
	Corporates	4,020	3,157	2,648		4,116	3,348	2,774	
	of which: SME	2,661	2,126	1,667		2,685	2,118	1,704	
	Retail	4,372	2,711	1,798		4,155	2,565	1,694	
	Secured by mortgages on immovable property	2,144	1,340	751		2,069	1,283	733	
	of which: SME	15,161	14,802	5,166		15,295	14,946	5,212	
	Exposures in default	7,100	6,853	2,285	151	7,159	6,928	2,313	149
	Items associated with particularly high risk	947	813	1,219		1,034	901	1,352	
	Covered bonds	450	450	45		450	450	49	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	75	18	5		65	13	3	
Equity	221	221	182		221	221	171		
Other exposures	912	912	764		882	881	701		
Standardised Total ²				283				282	

(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	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
GERMANY	Central governments or central banks	5	0	0		5	9	0	
	Regional governments or local authorities	36	41	0		58	63	0	
	Public sector entities	0	0	2		9	9	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	78	7		71	66	7	
	Corporates	88	69	57		92	69	64	
	of which: SME	47	34	24		49	35	28	
	Retail	21	13	27		22	13	25	
	Secured by mortgages on immovable property	534	517	185		537	525	188	
	of which: SME	272	261	85		264	256	83	
	Exposures in default	14	10	10	2	21	17	18	2
	Items associated with particularly high risk	177	162	242		159	146	223	
	Covered bonds	221	221	22		244	244	24	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
	Collective investments undertakings (CIU)	0	0	2		0	0	1	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				8				8	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Volksbanken Verbund

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mIn EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	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	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				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

Volksbanken Verbund

		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			
(mIn 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

Volksbanken Verbund

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet					Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
							Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost									
	Africa															
	Others															
		64	64	0	0	10	54	0	0	0	0	0	0	0	0	0

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

Volksbanken Verbund

As of 30/06/2023

(min EUR)		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				
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others														
[3M - 1Y]		24	24	0	0	10	15	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		18	18	0	0	0	18	0	0	0	0	0	0	0	
[3Y - 5Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y]	11	11	0	0	0	11	0	0	0	0	0	0	0		
[10Y - more]	18	18	0	0	0	18	0	0	0	0	0	0	0		
Total	78	78	0	0	10	68	0	0	0	0	0	0	0	0	

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
Volksbanken Verbund

	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 but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing but past due >30 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 Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	5,569	0	0	0	0	0	0	0	0	3,320	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	2,362	0	0	0	0	0	0	0	0	2,377	0	0	0	0	0	1	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	953	0	0	0	0	0	0	0	0	952	0	0	0	0	0	0	0	0	0	
Credit institutions	1,287	0	0	0	0	0	0	0	0	1,252	0	0	0	0	0	0	0	0	0	
Other financial corporations	101	0	0	0	0	0	0	0	0	122	0	0	0	0	0	0	0	0	0	
Non-financial corporations	44	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	22,402	31	441	441	429	101	155	155	284	22,635	15	433	433	421	134	141	141	244	244	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	253	0	0	0	0	1	0	0	0	259	0	0	0	0	1	0	0	0	0	
Credit institutions	110	0	0	0	0	0	0	0	0	105	0	0	0	0	0	0	0	0	0	
Other financial corporations	225	0	0	0	0	0	0	0	0	184	0	0	0	0	1	0	0	0	0	
Non-financial corporations	9,545	15	220	220	222	50	87	87	140	9,708	5	220	220	221	65	89	89	107	107	
of which: small and medium-sized enterprises	7,709	13	187	187	184	45	73	73	113	7,880	4	172	172	170	57	73	73	75	75	
of which: Loans collateralised by commercial immovable property	4,681	5	122	122	119	26	41	41	78	4,540	2	118	118	114	30	43	43	61	61	
Households	12,209	16	212	212	206	50	68	68	144	12,329	10	205	205	199	67	52	52	136	136	
of which: Loans collateralised by residential immovable property	9,504	9	102	102	102	25	25	25	77	9,199	4	105	105	101	37	18	18	88	88	
of which: Credit for consumption	159	1	7	7	4	2	5	5	1	154	1	6	6	4	3	4	4	4	4	
NET INSTRUMENTS other than HPT	30,322	31	441	441	429	101	155	155	284	28,333	15	433	433	421	135	141	141	244	244	
OFF-BALANCE SHEET EXPOSURES	4,343		19	19	19	13	7	7	10	4,166		21	21	21	16	8	8	5	5	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have 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 must have 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 HPT 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 PFRBP 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 PFRBP 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
Volkbanken Verbund

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾		
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾			
(in Bn€)																					
Cash balances at central banks and other demand deposits	3,431	0	0	0	0	0	0	0	0	0	3,036	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,561	0	0	0	0	1	0	0	0	0	2,702	0	0	0	0	1	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	960	0	0	0	0	0	0	0	0	0	999	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,416	0	0	0	0	0	1	0	0	0	1,515	0	0	0	0	1	0	0	0	0	0
Other financial corporations	131	0	0	0	0	0	0	0	0	0	130	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	95	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	22,691	32	470	470	461	130	149	149	274	32,696	39	486	486	475	128	149	149	280	280	280	
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	252	0	0	0	0	0	1	0	0	0	372	0	0	0	0	1	0	0	0	0	0
Credit institutions	183	0	0	0	0	0	0	0	0	0	131	0	0	0	0	0	0	0	0	0	0
Other financial corporations	184	0	0	0	0	1	0	0	0	0	183	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	9,889	9	255	255	252	65	96	96	127	10,115	21	268	268	263	63	97	97	120	120	120	
of which: small and medium-sized enterprises	7,869	8	184	184	183	56	69	69	92	8,009	20	206	206	202	54	71	71	99	99	99	
of which: Loans collateralised by commercial immovable property	4,568	3	126	126	126	29	48	48	70	4,718	12	127	127	127	27	44	44	44	44	44	
Households	12,184	23	215	215	209	63	53	53	147	12,095	18	217	217	215	64	52	52	52	52	52	
of which: Loans collateralised by residential immovable property	9,133	9	116	116	112	34	19	19	91	9,092	8	120	120	114	35	19	19	19	19	19	
of which: Credit for consumption	156	1	6	6	6	3	4	4	4	156	1	6	6	6	4	4	4	4	4	4	
DEBT INSTRUMENTS other than HFT	28,684	32	470	470	461	131	149	149	274	28,624	39	486	486	475	129	149	149	280	280	280	
OFF-BALANCE SHEET EXPOSURES	4,087		25	25	25	16	10	10	6	4,049		25	25	25	15	8	8	8	5	5	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP 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

Volksbanken Verbund

	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)	907	196	83	64	771	142	769	202	85	69	591	117	
Central banks	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	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	451	108	53	44	360	71	403	110	56	47	283	52	
of which: small and medium-sized enterprises	410	92	48	40	331		359	91	50	42	256		
Households	456	88	30	20	410	71	366	92	30	21	308	66	
DEBT INSTRUMENTS other than HFT	907	196	83	64	771		769	202	85	69	591		
Loan commitments given	14	4	1	1	6	1	16	6	1	1	0	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

Volksbanken Verbund

	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		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	611	217	84	71	447	138	481	223	84	74	332	136	
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	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	310	114	53	48	200	61	238	117	55	52	134	58	
of which: small and medium-sized enterprises	274	96	48	44	180		213	100	48	45	120		
Households	301	103	31	23	247	76	243	105	29	23	197	78	
DEBT INSTRUMENTS other than HFT	611	217	84	71	447		481	223	84	74	332		
Loan commitments given	17	5	2	1	0	0	12	8	2	2	0	0	
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
 Volksbanken Verbund

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment 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 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 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 loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	131	13	13	129	7	0	134	15	15	133	8	0	134	12	12	133	8	0	130	6	6	129	4	0
B Mining and quarrying	37	0	0	36	0	0	34	0	0	33	1	0	38	0	0	36	0	0	38	0	0	36	0	0
C Manufacturing	524	40	40	523	17	0	524	48	48	523	19	0	516	46	46	516	18	0	511	46	46	510	20	0
D Electricity, gas, steam and air conditioning supply	144	0	0	140	1	0	154	2	2	150	2	0	164	4	4	160	2	0	182	4	4	178	2	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	1,036	21	21	999	10	0	1,108	22	22	1,068	16	0	1,097	19	19	1,025	17	0	1,124	18	18	1,077	16	0
G Wholesale and retail trade	919	26	26	918	17	0	933	24	24	931	16	0	958	30	30	956	23	0	981	31	31	979	23	0
H Transport and storage	244	12	12	243	7	0	252	11	11	252	8	0	252	11	11	252	8	0	251	10	10	251	7	0
I Accommodation and food service activities	1,104	51	51	1,096	35	0	1,133	56	56	1,125	34	0	1,099	63	63	1,091	35	0	1,145	66	66	1,137	35	0
J Information and communication	95	2	2	95	1	0	88	3	3	86	1	0	78	2	2	78	1	0	80	2	2	80	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	4,363	43	43	4,247	31	0	4,492	31	31	4,344	36	0	4,616	50	50	4,472	34	0	4,700	65	65	4,551	37	0
M Professional, scientific and technical activities	623	14	14	621	6	0	583	9	9	583	7	0	607	9	9	606	8	0	642	10	10	640	8	0
N Administrative and support service activities	144	4	4	143	2	0	139	4	4	137	3	0	142	4	4	140	3	0	143	4	4	142	3	0
O Public administration and defence, compulsory social security	0	0	0	0	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	12	0	0	12	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts, entertainment and recreation	34	2	2	34	1	0	41	1	1	41	1	0	43	1	1	43	1	0	43	1	1	43	1	0
S Other services	75	1	1	74	1	0	73	3	3	73	1	0	72	3	3	72	1	0	72	3	3	72	1	0
Loans and advances	9,445	229	229	9,177	137	0	9,728	228	228	9,550	154	0	9,889	256	256	9,680	161	0	10,115	268	268	9,898	160	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.