

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	4,413	4,276	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3,911	3,796	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,033	1,033	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	3,038	3,006	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3		-16	-142	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (d) into (y) or Cree
	A.1.4	Accumulated other comprehensive income	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Other Reserves				
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	45	43	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-25	-24	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-68	-60	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-2	-2	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-16	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 379(1) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-6	-14	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-45	-44	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	-27	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	7	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-34	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	1	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	10	9	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(·) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	7	-9	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-16	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,911	3,796	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	502	479	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	439	464	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (+910,c010) + C 01.00 (+920,c010) + C 01.00 (+930,c010) + C 01.00 (+940,c010) + C 01.00 (+950,c010) + C 01.00 (+970,c010) + C 01.00 (+974,c010) + C 01.00 (+978,c010)	
	A.4.3	Tier 2 transitional adjustments	62	15	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	24,797	25,445	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.77%	14.92%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.77%	14.92%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.79%	16.80%	CA3 (5)	<u>-</u>
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,954	3,796	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.94%	14.92%	[D.1]/[B-B.1]	-
y	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	
		The state of the s		I		

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



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,911	3,796	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,954	3,796	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	40,712	41,326	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	40,760	41,326	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.6%	9.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.7%	9.2%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	23,384	24,043
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	23,384	24,043
Risk exposure amount for position, foreign exchange and commodities (Market risk)	148	130
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	92	99
Risk exposure amount for operational risk	1,173	1,173
Other risk exposure amounts	0	0
Total Risk Exposure Amount	24,797	25,445

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

	As of 31/12/2017	As of 30/06/2018
(mln EUR)	683	250
Interest income	93	358 44
Of which debt securities income	439	240
Of which loans and advances income	368	175
Interest expenses	162	76
(Of which deposits expenses)	187	86
(Of which debt securities issued expenses) (Expenses on share capital repayable on demand)	0	0
Dividend income	21	14
	140	65
Net Fee and commission income	140	05
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	13	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-62	-12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	82	12
Gains or (-) losses from hedge accounting, net	-8	-1
Exchange differences [gain or (-) loss], net	0	3
Net other operating income /(expenses)	35	12
TOTAL OPERATING INCOME, NET	537	278
(Administrative expenses)	335	176
(Depreciation)	37	19
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	6	1
(Commitments and guarantees given)	9	-1
(Other provisions)	-3	2
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	39	16
(Financial assets at fair value through other comprehensive income)	n.a.	2
(Financial assets at amortised cost)	n.a.	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-96	43
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	280	142
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	497	165
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	457	149
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	457	149
Of which attributable to owners of the parent	453	143

⁽¹⁾ Information available only as of end of the year

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



Market Risk

	SA					IM								IM								
	As of 31/12/2017	As of 30/06/2018				As of 31/12/2017				As of 30/06/2018												
			VaR (Memorani	dum item)	STRESSED VaR (Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	ndum item)	STRESSED VaR (M	'emorandum item)	DEFAU MIGRAT	MENTAL ULT AND TION RISK L CHARGE		PRICE RISKS CHARGE FOR	СТР	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	AL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	ACTOR (mc) x AVERAGE OF PREVIOUS DAY PREVIOUS 60 (VaRt-1) ORKING DAYS	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	141	124	0	0	0	0							0	0	0	0			_			
Of which: General risk	124	114	0	0	0	0							ň	0	ı ŏ	ů .		/			(
Of which: Specific risk	14	7	0	0	0	0							0	0	0	o o		/			(
Equities	8	7	0	0	0	0							0	0	0	0		/			()	
Of which: General risk	4	3	0	0	0	0							0	0	0	0		/			()	
Of which: Specific risk	4	3	0	0	0	0							0	0	0	0		/			()	
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0		/			(I	
Commodities risk	0	0	0	0	0	0				•			0	0	0	0		4	-			
Total	148	130	0	0	. 0	0	. 0	. 0	U	U	0	. 0	0	0	. 0	0	0		U	0	U	0



Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	4,228	4,821	26		3,681	4,311	49	
		956	1.764 253	109		888	1.651	107	
	Public sector entities Multilateral Development Banks	801		24		1,043	525	75	
	Multilateral Development Banks International Organisations	132 188	132 78	0		130 187	130 77	0	
	International Organisations Institutions							0	
	Corporates	6.924 19.428	6.762 14.209	650 14.112		6.925 20.168	6.663 14.871	530	
	of which: SME	19,428	14,209	14,112 4.728		20,168 6,608	14,8/1	14,765 5.127	
	or which: Spic						1.782		
	of which: SME	2.483 1.507	1.720 995	1.114 571		2.616 1.655	1.782	1.142 631	
Consolidated data	Secured by mortgages on immovable property	1,507 4,905	995 4.813	1,997		5,337	1,101 5.239	2.164	
Corisolidated data	of which: SMF	4.905 2.483	4.813 2.444	1.997		2.677	2.638	1.103	
	or which: SME Exposures in default	2,483	2, 444 451	1,031	430	722	2,638	1,103	288
	Exposures in derault Items associated with particularly high risk	997	451	550	430	/22	332	421 12	288
	Covered bonds	708	708	86		675	675	82	
	Claims on institutions and corporates with a ST credit assessment	708	708	0		6/5	0/3	02	
	Collective investments undertakings (CIU)	1.274	1,274	352		1,257	1.257	339	
	Equity	3.089	3.089	3.662		3.055	3.055	3.605	
	Securitisation	3,089	3,089	3,002		3,033	3,033	3,003	
	Other exposures	731	731	693		810	810	751	
	Standardised Total	46,852	40.810	23,384	465	47,505	41.388	24.043	320

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	3,298	3,729	0		2,593	3,065	0	
	Regional governments or local authorities	3,296 745	1,556	85		2,593	1,452	83	
	Public sector entities	745 764	1.556	20		1.011	1.452 466	83 74	
	Multilateral Development Banks	704	192	20		1,011	900	0	
	International Organisations	0	0			0	0	0	
	Institutions	5.654	5.509	158		5.668	5.410	146	
	Corporates	12.116	8,309	8.271		12,330	8,550	8,505	
	of which: SMF	3.611	2.763	2,726		3.815	2,897	2.858	
	Retail	1.682	1.084	736		1.690	1.043	707	
	of which: SME	790	436	250		803	427	245	
AUSTRIA	Secured by mortgages on immovable property	3.718	3,650	1.473		3.985	3.917	1.573	
AUSTRIA	of which: SME	1,785	1.760	734		1.917	1,890	777	
	Exposures in default	652	264	309	297	460	195	238	183
	Items associated with particularly high risk	8	5	8	237	8	8	12	103
	Covered bonds	199	199	17		176	176	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,274	1,274	352		1.257	1.257	339	
	Equity	2.818	2.818	3.044		2,796	2,796	3.014	
	Securitisation		1,111	9,011		2,77	-7.11		
	Other exposures	729	729	692		809	809	751	
	Standardised Total ²				318				204

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					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	15	17	0		14	16	0	
	Regional governments or local authorities Public sector entities	92	92	0		83	83	0	
		3	19	1		4	18	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0		0		U	0	U	
		214	219	43		212	218	43	
	Corporates of which: SME	4,556	3,411	3,374		4,967	3,793	3,757	
		1.360	1.039	1.002		1.609	1.273	1.237	
	Retail of which: SME	364	234	139		412	265	156	
OFB144107		330	204	117		384	241	138	
GERMANY	Secured by mortgages on immovable property	1,138	1,115	507		1,291	1,263	571	
	of which: SME	668	655	287		732	721	318	
	Exposures in default	136	93	120	34	104	68	89	28
	Items associated with particularly high risk	0	0	0		0	. 0	0	
	Covered bonds	17	17	2		17	17	2	
	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	2	2	4		2	2	4	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit ri				43				35

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Total table dajastine ita ara prov	sions per country or counterparty excludes those for securistisation exposures, additional valuation adjus	andia (AVA) and color own randa	reductions reduced to the expo	aurca, but includes general t	real rax augustinents.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	70	75	0		58	62	0	
	Regional governments or local authorities	,0	,,	0		0	0.2	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	7	8	2		51	50	10	
	Corporates	1,021	916	907		1,143	1,000	991	
	of which: SME	516	491	482		664	598	589	
	Retail	49	41	24		82	73	43	
	of which: SME	43	36	21		77	69	40	
CZECH REPUBLIC	Secured by mortgages on immovable property	23	22	7		29	28	9	
	of which: SME	15	15	5		17	16	5	
	Exposures in default	21	15	22	6	10	5	6	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	262	262	607		251	251	580	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				6				6

<sup>6
(**</sup>Original exposure, unlike Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

**Total value advantments and convisions concurred or Countercount excludes those for securistation execuses, additional valuation advantments (VAVI) and ot diver own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	9	0		25	34	12	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	1	1	1		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0				0			
	Corporates	266	242	234		288	256	247	
	of which: SME	85	72	65		97	81	73	
	Retail	76	71	42		94	86	50	
	of which: SME	68	63	36		86	78	44	
ROMANIA	Secured by mortgages on immovable property	0	0	0		0	,,,		
11011111111	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	15	19	26	41	17	23	15
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				26				15

Total value adjustments and provisions per country of counterparty excludes those for securitistation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistation exposures, adjustments and provisions per country of counterparty excludes those for securitistation exposures, adjustments and provisions per country of counterparty excludes those for securitistation exposures, and provisions per country of counterparty excludes those for securitistation exposures, adjustments and provisions per country of counterparty excludes those for securitistation exposures, and provisions per country of counterparty excludes those for securitistation exposures, and provisions per country of counterparty excludes those for securitistation exposures, and provisions per country of counterparty excludes those for securitistic per country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes those for securities and the country of counterparty excludes the country of counterparty excludes

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	170	170	^		171	171	0	
	Regional governments or local authorities	170	1/0	0		171	171	0	
	Public sector entities	28	28	0		28	28	0	
	Multilateral Development Banks	0	20	0		20	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	46			45	45		
	Corporates	70	70	70		75	75	75	
	of which: SME	0	0	0		5	5	5	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	0	
FRANCE	Secured by mortgages on immovable property	0	ō	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	120	120	12		105	105	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² sure value is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	65	65	0		64	64	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0		0		U	0	0	
		0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
		6	6	1		3	3	1	
	Corporates of which: SME	194	187	185		222	214	211	
		89	84	82		112	108	105	
	Retail of which: SME	100	96	56		105	102	60	
CLOVALCTA		90	86	49		95	93	53	
SLOVAKIA	Secured by mortgages on immovable property of which: SME	5	5	1		6	6	2	
			3	1		3	3	1	
	Exposures in default	19	6	9	13	19	8	11	- 11
	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	
	Equity Securitisation	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²				13				11

Sandardised Total*

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

7 Total value adjustments and provisions or counter of counternarty excludes those for securistication excourses, additional valuation adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures, but includes ceneral credit risk adjustments (AVA) and other own funds reductions related to the exosures.

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	71	71	14		71	71	14	
	Public sector entities	0				0	0	0	
	Multilateral Development Banks	1	1	1		0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	3	3	1		1	1	0	
	Corporates	146	135	132		163	147	144	
	of which: SME	23	19	16		29	22	19	
	Retail	143	140	80		149	143	82	
	of which: SME	142	138	79		148	142	81	
POLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	9	13	10	22	13	19	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)	0	0	0		0	0	0	
	Equity Securitisation	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		0	0	10		U	0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Raiffeisenbankengruppe OÖ Verbund eGen

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
1	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	1	1		3	1	1	
	Public sector entities Multilateral Development Banks	4	1	1		0	0	0	
	Multilateral Development Banks International Organisations	0	U	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	307	292	290		212	198	196	
	of which: SME	187	184	182		101	97	95	
	Retail	38	35	23		56	54	33	
	of which: SME	23	21	12		42	40	23	
CROATIA	Secured by mortgages on immovable property	23	0	0		12	0	0	
CROATER	of which: SME	0	0	0		0	0	0	
	Exposures in default	67	33	40	31	49	19	26	30
	Items associated with particularly high risk	1	0	0		1	0	1	
	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	2	2	2		2	2	2	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				32				31

*** 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 on quasicione pre-control of counterparts are unload techniques (e.g. substitution effects).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	110	0		0	109	0	
	Regional governments or local authorities	0	110	0		0	109	l ,	
	Public sector entities	0	l ŏ	0		0	0	0	
	Multilateral Development Banks	132	132	0		130	130	0	
	International Organisations	188	78	0		187	77	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures			0		0	0	0	
	Standardised Total ²				0				0

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

**Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	•	0		0	٥	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	184	184	33		178	178	31	
	Corporates	45	37	37		51	39	39	
	of which: SME	8	8	8		9	9	9	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	72	72	7		61	61	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31	L/12/2017					As of 30	/06/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	derdance	0	0	derdance	0	0	derdared	0	0	derdanca	0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity Securitisation	0			0		0	0		0	0		
	Other non credit-obligation assets	U		U	0		0	U		U	0		-
	IRB Total				0						0		

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



Sovereign Exposure

Raiffeisenbankengruppe OÖ Verbund eGen

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	3,675.3	1,157.8	2,517.5	7.8	0.0	7.8	241.6	38.1	203.5	2,007.8	0.0	2,007.8	1,218.4	1,119.7	98.7	199.7	0.0	199.7
Austria	2,083.7	1,080.3	1.003.4															
Belgium	110.3	0.0	110.3															
Bulgaria	26.0	0.0	26.0															
Croatia	3.0	0.4	2.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	70.2	0.1	70.1															
Denmark	0.0	0.0	0.0															
Estonia Finland	0.0 11.3	0.0	0.0 11.3															
France	11.3 220.5	0.0	220.5															
Germany	148.2	75.8	72.4															
Greece	0.0	0.0	0.0															
Hungary	2.9	0.0	2.9															
Ireland	106.8	0.0	106.8															
Italy	90.0	0.0	90.0															
Latvia	22.4	0.0	22.4															
Lithuania	28.9	0.0	28.9															
Luxembourg	0.0	0.0	0.0															
Malta	3.9	0.0	3.9															
Netherlands	57.6	0.0	57.6															
Poland	98.9	0.7	98.2															
Portugal	21.4	0.0	21.4															
Romania Slovakia	21.4 73.2	0.3	21.1 73.0															
Slovenia	18.9	0.2	18.9															
Spain	101.6	0.0	101.6															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	1.2	0.0	1.2															
Australia	0.0	0.0	0.0															
Canada	126.5	0.0	126.5															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	2.2	0.0	2.2															
Other Central and eastern Europe countries non EEA	3.0	0.0	3.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	24.4	0.0	24.4															
Africa	5.7	0.0	5.7															
Others	191.2	0.0	191.2															
Note:																		

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

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

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

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

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

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

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

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



	Rai	tteisenbankengruppe OO Verbund e	eGen				As of 30/06/2018							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	898 113 52 96 174 658 228 2218	897 113 51 96 174 657 211 2,198	0 0 0 0	0 31 0 0 0 11 0	508 10 7 3 82 365 24 1,000	385 67 36 84 76 253 180 1,081	0 0 0 0 0 0 0 366 366	0 0 0 0 0 0 854	0 0 0 0 0	0 0 0	7 13 2 0 0 1 6	0 0 0 0 0	474
[0 - 3M [Belgium	2,216 0 0 0 0 0 138 33 170	2,196 0 0 0 0 0 138 33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 138 33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9/9
Total [0 - 3M [[3M - 1Y [[12Y - 2Y [[22Y - 3Y [[33Y - 5Y [[10Y - 10Y [[10Y - more	Bulgaria	0 0 0 0 11 34 0	0 0 0 0 11 34 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 11 34 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22
To - 3M	Cyprus	19	13	,		13	,	Ţ.	· ·	v	· ·	V	ŭ	
[0 - 3M [Czech Republic	0 0 0 0 58 0 0 58	0 0 0 58 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 58 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Denmark	36	30			30	Ţ	, and the second	,	3	· ·		Ü	
[10Y - more Total [0 - 3M f	Estonia													



		itteisenbankengruppe OO Verbund o												
							As of 30/06/2018	:						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												06 1-1		
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)									Nominal	Provisions	
				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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	1 0	0	
[2Y - 3Y [[3Y - 5Y]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
		11 0 11	11 0	0	0	11 0	0	0	0	0	0	0	0	0
TO - 3M		0 0	0 0	0	0	0	0	0	0	0	0	2 0	0	Ü
[1Y - 2Y [France	0 0	0 0	0	0	0 0 0	0	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more		170 27	170 27	0	0	170 27	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [198 11	198	0	0	198	0 11	0	0	0	0	2 1	0	0
[1Y - 2Y [Germany	1 1	1 1	0	0	0	1 1	0	3	0	0 3	0	0	
[3Y - 5Y [[5Y - 10Y [Germany	1 46 23	1 46	0	0	0 42	1 4 12	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [84 0	84 0	0	0	53 0	31 0	1 0	5 0	0	3 0	2 3	0	1
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1 1	1	1 1	0	0	0	0	0	0	0	3	0	1
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Hungary													
[5Y - 10Y [10Y - more Total														
[0 - 3M [0	0 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland	12 0	12 0	0	0	12 0	0	0	0	0 0	0	0	0 0 0	
		115 0 126	115 0 126	0	0	115 0 126	0	0	0	0	0	0	0	
Total		126	126	0	0	126	0	. 0		. 0	. 0	U	00	U



		ifteisenbankengruppe OO Verbund e												
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	(Milit Eole)													
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
						I					1			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
													•	
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		64 40 104	64 40 104	0	0	64 40 104	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 33 0	0 33 0	0 7 0	0	0 25 0	0	0	0	0	0	0	0	
Total		33 0	33	7	0	25 0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Lithuania	0 0 34	0 34	0	0 3	0 31	0	0	0	0	0	0	0	
[10Y - more Total		0 34	0 34	0	0 3	0 31	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	1 0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	5 50	5 50	0	0 39	5 11	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		43 26	43 26	0	0	43 26	0	0	0	0	0	0	0	
Total [0 - 3M [3M - 1Y		124 0 0	124 0	0	39 0 0	86 0 0	0 0	0	0	0	0	0 0	0	0
[1Y - 2Y [[2Y - 3Y [Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Pidita	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4 4 0	4 4 0	0	0	4 4 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0 1	0 0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Netherlands	0 0 58	0 0 58	0	0	0 0 58	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	-	0 58	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [3Y - 5Y [Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		71 0	71 0	0	0	71 0	0	0	0	0	0	0	0	
Total		71	71	0	0	71	0	0	0	Ō	0	Ō	ō	14



		itteisenbankengrunne OO Verbund e												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			, 5				
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		14 16	14 16	2	0	12 16	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [30 0	30 0	2 0	0	28 0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
	Romania	0 15	0 15	0	0	0 15	0	0	0	0	0	0	0	
Total		10 25 0	10 25	0 0	0	10 25 0	0 0	0	0 0	0 0	0	0 0	0	13
[3M - 1Y [1Y - 2Y		0 5	0 5	0	0	0 5	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Slovakia	0 11 47	0 11 47	0	0	0 11 47	0	0	0	0	0	0	0	
[10Y - more Total		0 64	0 64	0	0	0 64	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
		32 0 32	32 0 32	0	0	32 0 32	0	0	0	0	0	0 0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	1 0	0	
[1Y - 2Y [Spain	0 0 13	0 0 13	0	0	0 0 13	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		91 0	91 0	0	0	91 0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		103 0 0	103 0 0	0	0 0	103 0 0	0 0 0	0	0	0 0 0	0 0	0 0	0	0
[1Y - 2Y [2Y - 3Y	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Sweden	7 0	7 0 0	7 0 0	0	0	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [7	7	7	0	0	0	0	Ö	0	0	ő	Ö	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	United Kingdom													
Total														



	Ra	itteisenbankengruppe OO Verbund e	Gen				As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 0 0 0 121 0	0 0 0 0 0 118 0	0 0 0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 115	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23
Total Tota	Hong Kong		-10	J			·			j	ū			
Total	Japan													



		itteisenbankengruppe OO Verbund 6													
	Na.	As of 30/06/2018													
		Direct exposures													
	On believe short									tives		Off balar	ice sheet		
	(mln EUR)	On dutatice street							Derivatives				on bulance sheet		
												Off-balance sheet exposures			
						Derivatives with positive fair value		Derivatives with negative fair value							
														Risk weighted	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)												
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions		
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
「0-3M「 「3M-1Y「 [1Y-2Y[
1 2Y - 3Y I 13Y - 5Y I	u.s.	u.s.													
[5Y - 10Y [10Y - more Total	=														
[0 - 3M [
[3M - 1Y [China														
[3Y - 5Y [5Y - 10Y [10Y - more															
Total [0 - 3M [[3M - 1Y [
[3M - 1Y] [1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Switzerland														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA														
f5Y - 10Y f f10Y - more Total															
[0 - 3M [3M - 1Y															
[1Y - 2Y [Other Central and eastern Europe countries non EEA														
	Europe councies non EEX														
Total [0 - 3M [1														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East														
Total		0		0		0			•	^		0	•		
「0-3M「 「3M-1Y「 「1Y-2Y「		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0		
F5Y - 10Y F10Y - more Total	1	0	0	0	0	0	0	0	0	0 0	0	0	0 0	0	



General governments exposures by country of the counterparty

	Rai	tteisenbankengruppe OO Verbund	eGen												
	As of 30/06/2018														
						Dire	ct exposures								
	(min EUR)		Derivatives Off balance sheet												
Residual Maturity				Derivatives with positiv				sitive fair value	Derivatives with negative fair value		Off-balance sheet exposures				
														Risk weighted	
	Country / Region	Country / Region	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non- derivative financial assets	Total carrying amount or non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M	Africa														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Others	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	ő	0	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 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

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

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts) and the exposures to counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments.

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

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

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libro. Iran. Iran. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan. Jordan. Swia. Jordan. Swia. Jordan. Swia.



Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and		
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing exposures		
(min EUR)				Of which: defaulted	exposures ⁻	exposures ³	CAPOSITIES		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	5,036	0	11	11	2	11	0	5,016	0	0	0	5	0	0		
Central banks	2	0	0	0	0	0	0	2	0	0	0	0	0	0		
General governments	2,517	0	0	0	7	0	0	2,589	0	0	0	4	0	0		
Credit institutions	2,043	0	0	0	-5	0	0	1,848	0	0	0	0	0	0		
Other financial corporations	101	0	0	0	0	0	0	234	0	0	0	0	0	0		
Non-financial corporations	372	0	11	11	0	11	0	342	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	29,453	115	940	920	18	444	319	29,767	333	669	648	82	279	248		
Central banks	2,774	0	0	0	0	0	0	2,144	0	0	0	0	0	0		
General governments	1,159	0	0	0	1	0	0	1,110	0	0	0	19	0	0		
Credit institutions	5,601	0	0	0	2	0	0	5,423	0	0	0	1	0	0		
Other financial corporations	1,234	0	19	19	1	13	3	1,268	2	6	6	2	3	2		
Non-financial corporations	16,626	109	820	800	10	378	279	16,996	317	535	514	54	223	183		
of which: small and medium-sized enterprises at amortised cost	6,970	28	475	463	10	243	160	7,561	104	292	279	32	138	98		
Households	2,060	5	101	100	3	53	37	2,826	13	129	128	5	53	63		
DEBT INSTRUMENTS other than HFT	34,489	115	951	930	20	455	319	34,783	333	669	648	87	279	248		
OFF-BALANCE SHEET EXPOSURES	8,410		126	120	8	28	22	8,678		95	93	8	24	19		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽¹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 31/12/2017						As of 30/06/2018								
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo		Accumulated impairme changes in fair value d provisions for exposu measures ²	ue to credit risk and	Collateral and financial					
		Of which non- performing exposures with forbearance measures	Of which on non-		guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures					
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0					
		-	U	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)	924	587	291	288	377	584	385	152	148	248					
Central banks	0	0	0	0	0	0	0	0	0	0					
General governments	1	0	0	0	1	1	0	0	0	1					
Credit institutions	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	15	14	10	10	3	1	0	0	0	0					
Non-financial corporations	836	512	246	243	350	496	317	123	120	207					
of which: small and medium-sized enterprises at amortised cost	576	345	188	187	245	269	180	81	79	110					
Households	72	61	35	35	24	86	68	29	28	40					
DEBT INSTRUMENTS other than HFT	924	587	291	288	377	584	385	152	148	248					
Loan commitments given	57	23	8	8	12	50	26	8	8	12					

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

To the continuous of the product of