

BAWAG GROUP AG
QUANTITATIVE DISCLOSURE REPORT
ACCORDING TO
REGULATION (EU) NO. 575/2013 (“CRR”)

2020

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SCOPE OF CONSOLIDATION AND ACCOUNTING STANDARDS

The section "Scope of consolidation and consolidation methods" of the quantitative part of the disclosure report describes the respective accounting standards and the scope of consolidation which the annual financial statements of BAWAG Group AG as the highest financial holding company are based on. Further, the regulatory standards are in accordance with Regulation (EU) No 575/2013 ("CRR").

The scope of consolidation for regulatory purposes differs from the scope of consolidation for accounting purposes. These divergences arise from the distinct objectives of the regulations purpose and lead to different values for some items.

The following quantitative part of this disclosure report is in accordance with Article 431 to 455 CRR.

STATEMENT OF FINANCIAL POSITION

Table 1: Total assets

in € million	2020	2019
Cash reserves	1,032	1,424
Financial assets		
Held for trading	441	353
Fair value through profit or loss	693	740
Fair value through OCI	4,830	3,631
At amortized cost	44,153	37,556
Customers	32,004	30,467
Debt instruments	2,260	1,369
Credit institutions	9,889	5,720
Valuation adjustment on interest rate risk hedged portfolios	24	5
Hedging derivatives	405	397
Tangible non-current assets	474	707
Intangible non-current assets	552	569
Tax assets for current taxes	9	15
Tax assets for deferred taxes	9	8
Other assets	370	257
Non-current assets held for sale	135	-
Total assets	53,128	45,662

Table 2: Total liabilities and equity

in € million	2020	2019
Total liabilities	48,770	41,834
Financial liabilities		
Fair value through profit or loss	324	369
Held for trading	422	334
At amortized cost	46,088	38,543
Customers	32,409	30,378
Issued securities	6,157	5,080
Credit institutions	7,522	3,085
Financial liabilities associated with transferred assets	97	729
Valuation adjustment on interest rate risk hedged portfolios	358	337
Hedging derivatives	62	116
Provisions	425	480
Tax liabilities for current taxes	45	34
Tax liabilities for deferred taxes	112	54
Other obligations	837	838
Total equity	4,358	3,828
Common equity	3,883	3,527
AT1 capital	471	297
Non-controlling interests	4	4
Total liabilities and equity	53,128	45,662

The following quantitative disclosure is in accordance with the principles of IFRS and is based on the scope of consolidation for regulatory purposes.

APPLICATION OF THE REGULATORY FRAMEWORK

EU LI1

Table 3: Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories (1/2)

31.12.2020 in € million	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items				
			Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction
Assets							
Cash reserves	1,032	1,032	985	–	–	–	–
Financial assets							
Held for trading	441	446	231	927	–	–	–
Fair value through profit or loss	693	1,261	628	–	–	–	–
Fair value through OCI	4,830	4,829	4,782	–	–	–	–
At amortized cost	44,153	43,713	43,159	–	996	–	–
Customers	32,004	31,575	32,219	–	–	–	–
Debt instruments	2,260	2,260	1,281	–	996	–	–
Credit institutions	9,889	9,878	9,659	–	–	–	–
Valuation adjustment on interest rate risk hedged portfolios	24	24	–	–	–	–	–
Hedging derivatives	405	405	–	399	–	–	–
Tangible non-current assets	475	357	306	–	–	–	–
Intangible non-current assets	552	552	–	–	–	–	303
Tax assets for current taxes	9	9	21	–	–	–	–
Tax assets for deferred taxes	9	10	5	–	–	–	–
Other assets	370	299	268	–	–	–	–
Non-current assets held for sale	135	106	106	–	–	–	–
Total assets	53,128	53,043	50,491	1,326	996	–	303

Table 3: Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories (2/2)

	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items				Not subject to capital requirements or subject to deduction from capital
			Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitization framework	Subject to the market risk framework	
Liabilities							
Financial liabilities							
Fair value through profit or loss	324	324	-	-	-	-	-
Held for trading	422	422	-	-	-	-	-
At amortized cost	46,088	46,011	-	-	-	-	-
Customers	32,409	32,412	-	-	-	-	-
Issued securities	6,157	6,157	-	-	-	-	-
Credit institutions	7,522	7,442	-	-	-	-	-
Financial liabilities associated with transferred assets	97	97	-	-	-	-	-
Valuation adjustment on interest rate risk hedged portfolios	358	358	-	-	-	-	-
Hedging derivatives	62	62	-	-	-	-	-
Provisions	425	424	-	-	-	-	-
Tax liabilities for current taxes	45	40	-	-	-	-	-
Tax liabilities for deferred taxes	112	110	-	-	-	-	-
Other obligations	837	822	-	-	-	-	-
Total equity	4,358	4,373	-	-	-	-	-
Common equity	3,883	3,898	-	-	-	-	-
AT1 capital	471	471	-	-	-	-	-
Non-controlling interests	4	4	-	-	-	-	-
Total liabilities and equity	53,128	53,043					

As at the reporting date 31.12.2020, the scope of consolidation of BAWAG Group under IFRS comprises 62 subsidiaries, under CRR 67 subsidiaries, respectively. The IFRS scope of consolidation is based on the provisions of IFRS 10, which is based on the control of the investee. Control is generally given when an investor has power over the investee, is exposed to risk exposure from varying returns, and has the ability to influence the level of returns through its power.

BAWAG Group has defined a materiality threshold in relation to the balance sheet and net profit for the year, subsidiaries below that threshold are not consolidated due to immateriality.

Subsidiaries are included in the regulatory scope of consolidation in accordance with Article 11 CRR. For the regulatory scope of consolidation subsidiaries that have been classified as institutions, financial institutions or

providers of ancillary services are fully or proportionally consolidated. Subsidiaries which are undertakings other than institutions, financial institutions or ancillary services undertakings or participations in such undertakings, are consolidated using the equity method in accordance with Article 18 (7) CRR.

In accordance with the provisions of Article 19 (1) CRR, subsidiaries that do not exceed the threshold specified are not included in the regulatory scope of consolidation.

Breakdown of the carrying amounts depend on the risk framework under which capital requirements are calculated in accordance with Part III of the CRR.

BAWAG Group has not applied the transitional arrangements in accordance with Article 473a and 468 CRR. Equity, capital and leverage ratios therefore already reflect the full effects of IFRS 9.

EU LI3

Table 4: Outline of the differences in the scopes of consolidation (entity by entity)

Name of the entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full consolidation	Proportional consolidation	At-equity consolidation	Neither consolidated nor deducted	
BAWAG Leasing & fleet s.r.o., Prague	No consolidation	x				Leasing company
BAWAG Leasing & fleet s.r.o., Bratislava	No consolidation	x				Leasing company
FCT Pearl, Pantin	Full consolidation				x	Other financial entity
Feldspar 2016-1 Mortgage Holding Limited, London	Full consolidation				x	Other financial entity
Feldspar 2016-1 PLC, London	Full consolidation				x	Other financial entity
Fides Leasing GmbH	No consolidation		x			Leasing company
Gara RPK Grundstücksverwaltungsgesellschaft m.b.H.	No consolidation	x				Real Estate company
HFE alpha Handels-GmbH	No consolidation		x			Other financial entity
Kommunalleasing GmbH	No consolidation		x			Leasing company
PT Immobilienleasing GmbH	No consolidation	x				Leasing company
SWBI Stuttgart 1 GmbH	Full consolidation			x		Real Estate company
SWBI Stuttgart 2 GmbH	Full consolidation			x		Real Estate company
SWBI Stuttgart 3 GmbH	Full consolidation			x		Real Estate company
SWBI München 1 GmbH	Full consolidation			x		Real Estate company
SWBI Mainz 1 GmbH	Full consolidation			x		Real Estate company
SWBI Darmstadt 1 GmbH	Full consolidation			x		Real Estate company
LSREF3 Tiger Aberdeen S.a.r.l.	Full consolidation			x		Real Estate company
LSREF3 Tiger Falkirk I S.a.r.l.	Full consolidation			x		Real Estate company
LSREF3 Tiger Gloucester S.a.r.l.	Full consolidation			x		Real Estate company
LSREF3 Tiger Romford S.a.r.l.	Full consolidation			x		Real Estate company
LSREF3 Tiger Southampton S.a.r.l.	Full consolidation			x		Real Estate company
Bonnie RE UK 1 B.V.	Full consolidation			x		Other financial entity
Promontoria Holding 136, B.V.	Full consolidation			x		Other financial entity

OWN FUNDS

OWN FUNDS – SCOPE OF CONSOLIDATION

U Art. 437 points (a), (d), and (e) CRR

Table 5: Scope of consolidation (IFRS, CRR) (1/3)

31.12.2020 in € million	IFRS consolidation scope BAWAG Group ¹⁾	CRR consolidation scope BAWAG Group ²⁾	Own funds acc. to CRR including transitional rules
Common Equity Tier 1 capital: instruments and reserves			
Capital instruments and the related share premium accounts	1,236	1,236	1,236
Of which: subscribed capital	88	88	88
Of which: capital reserve	1,148	1,148	1,148
Retained earnings	2,085	2,067	2,067
Accumulated other comprehensive income	(76)	(43)	(43)
Funds for general banking risk	9	9	9
Common Equity Tier 1 (CET1) before regulatory adjustments	3,254	3,268	3,268
Common Equity Tier 1 capital: regulatory adjustments			
Additional value adjustments (negative amount)	(7)	(8)	(8)
Intangible assets (net of related tax liability) (negative amount)	(407)	(407)	(407)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	(1)	-	-
Fair value reserves related to gains or losses on cash flow hedges	1	1	1
Negative amounts resulting from the calculation of expected loss amounts	(3)	(3)	(3)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	1	1	1
Direct and indirect positions by the institute in own instruments of CET1 (negative amount)	(46)	(46)	(46)
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(1)	(1)	(1)
Total regulatory adjustments to Common Equity Tier 1 (CET1)	(462)	(461)	(461)
Common Equity Tier 1 (CET1) capital	2,792	2,807	2,807
Additional Tier 1 (AT1) capital: instruments			
Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties	475	475	475
Of which: instruments issued by subsidiaries subject to phase out	475	475	475
Additional Tier 1 (AT1) capital before regulatory adjustments	475	475	475

1) The IFRS consolidation scope is disclosed for information purpose.

2) Fully loaded according to CRR.

Table 5: Scope of consolidation (IFRS, CRR) (2/3)

31.12.2020 in € million	IFRS consolidation scope BAWAG Group ¹⁾	CRR consolidation scope BAWAG Group ²⁾	Own funds acc. to CRR including transitional rules
Additional Tier 1 (AT1) capital: regulatory adjustments	–	–	–
Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(3)	(2)	(2)
Total regulatory adjustments to Additional Tier 1 (AT1) capital	(3)	(2)	(2)
Additional Tier 1 (AT1) capital	472	473	473
Tier 1 capital (T1 = CET1 + AT1)	3,264	3,280	3,280
Tier 2 (T2) capital: instruments and provisions			
Capital instruments and the related share premium accounts	599	599	599
Tier 2 capital issued by entities and hold by third parties	53	53	53
Credit risk adjustments	25	25	25
Tier 2 (T2) capital before regulatory adjustments	677	677	677
Tier 2 (T2) capital: regulatory adjustments			
Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	(24)	(24)	(24)
Total regulatory adjustments to Tier 2 (T2) capital	(24)	(24)	(24)
Tier 2 (T2) capital	653	653	653
Total capital (TC = T1 + T2)	3,917	3,933	3,933
Total risk weighted assets	n.a.	20,072	20,072

1) The IFRS consolidation scope is disclosed for information purpose.

2) Fully loaded according to CRR.

Table 5: Scope of consolidation (IFRS, CRR) (3/3)

31.12.2020 in € million	IFRS consolidation scope BAWAG Group ¹⁾	CRR consolidation scope BAWAG Group ²⁾	Own funds acc. to CRR including transitional rules
Capital ratios			
Common Equity Tier 1 (as a percentage of risk exposure amount)	n.a.	13,98%	13,98%
Tier 1 (as a percentage of risk exposure amount)	n.a.	16,34%	16,34%
Total capital (as a percentage of risk exposure amount)	n.a.	19,59%	19,59%
Institution specific buffer requirement incl. SREP surcharge (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount)	n.a.	9,13%	9,13%
of which: capital conservation buffer requirement	n.a.	2,50%	2,50%
of which: countercyclical buffer requirement	n.a.	0,01%	0,01%
of which: systemic risk buffer requirement	n.a.	1,00%	1,00%
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	n.a.	1,00%	1,00%
Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	n.a.	9,48%	9,48%
Amounts below the thresholds for deduction (before risk weighting)			
Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	283	283	283
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below the 10% threshold and net of eligible short positions)	49	49	49
Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)	44	34	34
Applicable caps on the inclusion of provisions in Tier 2			
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	25	25	–
Cap for inclusion of credit risk adjustments in T2 under internal-ratings-based approach	45	45	45

1) The IFRS consolidation scope is disclosed for information purpose.

2) Fully loaded according to CRR.

The following information applies to the column "Own funds acc. to CRR including transitional rules" of the above table.

Regulatory own funds consist of Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Tier 2 (T2) capital. For the transitional period until the full application of the CRR-regulation, the guidelines of the FMA- Regulation No 425 (Austrian CRR Supplementary Regulation) have to be applied. Beside from the mentioned adjustments no further deductions were made. All regulatory adjustments are in

accordance with the respective regulations in Articles 37, 47, 48, 56, 66 and 79 CRR.

Common Equity Tier 1 (CET1) according to Article 26 et seq. mainly consists of subscribed capital, reserves and retained earnings. Regulatory adjustments of Tier 1 capital are considered according to Article 36 and 56 CRR. The deductible item "intangible assets" consists of goodwills of fully and at-equity consolidated subsidiaries as well as customer relationships/brands and other intangible assets.

Tax liabilities related to intangible assets are offset and reduce the deduction item. The simplified approach is applied for additional value adjustments (prudent valuation). The calculation of the deductible item "deferred tax assets" is done according to Article 38 (5) CRR. Negative amounts resulting from the calculation of expected losses are fully deducted from CET1.

Gains on liabilities valued at fair value resulting from changes on own credit standing are fully deducted from. Gains or losses resulting from cash flow hedges are also excluded from own funds in accordance with Article 33 (1) (a) CRR.

Dividends in the amount of € 460 million and a prudential filter of € 275 million were deducted from retained earnings.

Tier 2 capital is calculated according to Article 62 et seq. of CRR under consideration of the minority-calculation (EBA Q&A from 3 November 2017). During the last five years of their residual term Tier 2 capital instruments are only partially eligible. Their eligibility is reduced in relation to their remaining term in days. For regulatory adjustments of Tier 2 capital Article 66 of CRR is applied.

In September 2020, BAWAG Group issued a bond with a notional amount of € 175 million, which fulfills the criteria for eligibility as AT1-capital. Furthermore, BAWAG Group issued a Tier 2 bond with a notional amount of € 200 million in the same month.

MAIN FEATURES, TERMS AND CONDITIONS OF CAPITAL INSTRUMENTS

Art. 437 (1) point (b), (c) CRR

Table 6: Main features, full terms and conditions of capital instruments

	CET1	AT1
	1	2
31.12.2020		
in €		
1 Issuer	BAWAG Group AG	BAWAG Group AG
2 Unique identifier	AT0000BAWAG2	XS1806328750
3 Governing law(s) of the instrument	Austrian law	Austrian law
4 Transitional CRR rules	CET1 capital	Tier 1 (T1) capital
5 Post-transitional CRR rules	CET1 capital	Tier 1 (T1) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	consolidated	Solo and (sub-) consolidated
7 Instrument type	Stock	Subordinated capital bonds
8 Amount recognized in regulatory capital	3,265,627,938	300,000,000
9 Nominal amount of instrument	1	300.000.000
9a Issue price	48	100
9b Redemption price	n/a	100
10 Accounting classification	Equity	Equity
11 Original date of issuance	19.08.2017	25.04.2018
12 Perpetual or dated	No maturity	No maturity
13 Original maturity date	n/a	perpetual
14 Issuer call subject date, contingent call dates and redemption amount	No	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	14.5.2025 at 100%
16 Subsequent call dates, if applicable	n/a	after 14.05.2025 semi-annual at 100%
17 Fixed or floating dividend stopper	n/a	Fixed
18 Coupon rate and any related index	n/a	5% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Fully discretionary	Fully discretionary
20b Fully discretionary, partially discretionary or mandatory (amount)	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	non-convertible	non-convertible
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	n/a	Yes
31 If write-down, write-down trigger(s)	n/a	CET1 ratio < 5.125%
32 If write-down, full or partial	n/a	partial
33 If write-down, permanent or temporary	n/a	temporary
34 If temporary write-down, description of write-up mechanism	n/a	discretionary (pro-rata)
35 Position in subordination hierarchy in liquidation	n/a	Tier 2 (T2) capital
36 Non-compliant transitioned features	n/a	No
37 If yes, specify non-compliant features	n/a	None

	AT1	Tier 2
	3	1
31.12.2020		
in €		
1 Issuer	BAWAG Group AG	BAWAG Group AG
2 Unique identifier	XS2226911928	XS1968814332
3 Governing law(s) of the instrument	Austrian law	German / Austrian law
4 Transitional CRR rules	Tier 1 (T1) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 1 (T1) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7 Instrument type	Subordinated capital bonds	Subordinated capital bonds
8 Amount recognized in regulatory capital	175,000,000	399,586,888
9 Nominal amount of instrument	175,000,000	400,000,000
9a Issue price	100	99,888
9b Redemption price	100	100
10 Accounting classification	Equity	Liability - amortized cost
11 Original date of issuance	09.09.2020	19.03.2019
12 Perpetual or dated	No maturity	Maturity date
13 Original maturity date	perpetual	26.03.2029
14 Issuer call subject date, contingent call dates and redemption amount	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	01.10.2025 at 100%	26.3.2024 at 100%
16 Subsequent call dates, if applicable	1.10.2025 - 1.4.2026 at 100% after 1.04.2026 semi-annual at 100%	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	5,125% p.a.	2,375% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Fully discretionary	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Fully discretionary	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	non-convertible	No
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	Yes	n/a
31 If write-down, write-down trigger(s)	CET1 ratio < 5.125%	n/a
32 If write-down, full or partial	partial	n/a
33 If write-down, permanent or temporary	temporary	n/a
34 If temporary write-down, description of write-up mechanism	discretionary (pro-rata)	n/a
35 Position in subordination hierarchy in liquidation	Tier 2 (T2) capital	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	None	None

	Tier 2	Tier 2
	2	3
31.12.2020		
in €		
1 Issuer	BAWAG P.S.K AG	BAWAG P.S.K AG
2 Unique identifier	XS2230264603	AT0000350665
3 Governing law(s) of the instrument	German / Austrian law	Austrian law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7 Instrument type	Subordinated capital bonds	Subordinated capital bonds
8 Amount recognized in regulatory capital	199,489,303	13,844,842
9 Nominal amount of instrument	200,000,000	30.000.000
9a Issue price	99,729	100
9b Redemption price	100	100
10 Accounting classification	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	16.09.2020	12.02.2003
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	23.09.2030	13.02.2023
14 Issuer call subject date, contingent call dates and redemption amount	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	23.9.2025 at 100%	12.2.2013 at 100%
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	1,875% p.a.	5,31% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	No	No
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	n/a	n/a
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	None	None

	Tier 2	Tier 2
	4	5
31.12.2020		
in €		
1 Issuer	BAWAG P.S.K AG	BAWAG P.S.K AG
2 Unique identifier	AT0000351119	AT0000A133Z8
3 Governing law(s) of the instrument	Austrian law	Austrian law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7 Instrument type	Subordinated capital bonds	Subordinated capital bonds
8 Amount recognized in regulatory capital	10,124,083	568,464
9 Nominal amount of instrument	15.000.000	3.400.000
9a Issue price	100	100
9b Redemption price	100	100
10 Accounting classification	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	26.02.2004	16.10.2013
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	26.02.2024	04.11.2021
14 Issuer call subject date, contingent call dates and redemption amount	Yes	No
15 Optional call date, contingent call dates and redemption amount	26.02.2014 at 100%	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	now Fixed, later Floating
18 Coupon rate and any related index	5,43% p.a.	J1 - J4: 5,25% p.a. J5 - J8: 3 mE + 350 bp p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	No	No
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	n/a	n/a
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	None	None

	Tier 2	Tier 2
	6	7
31.12.2020		
in €		
1 Issuer	BAWAG P.S.K AG	P.S.K.
2 Unique identifier	AT0000A13406	XS0118010569
3 Governing law(s) of the instrument	Austrian law	German law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7 Instrument type	Subordinated capital bonds	Subordinated capital bonds
8 Amount recognized in regulatory capital	24,267,147	17,035,651
9 Nominal amount of instrument	43.000.000	GBP 12,046,000
9a Issue price	99,5	98,864
9b Redemption price	100	100
10 Accounting classification	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	16.10.2013	22.09.2000
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	04.11.2023	07.12.2028
14 Issuer call subject date, contingent call dates and redemption amount	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	6,5% p.a.	6,125% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	No	No
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	n/a	n/a
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	None	None

	Tier 2	Tier 2
	8	9
31.12.2020		
in €		
1 Issuer	BAWAG P.S.K AG	Südwestbank AG
2 Unique identifier	XS0987169637	Subordinated bond Nr. 581
3 Governing law(s) of the instrument	German / Austrian law	German law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo and (sub-) consolidated	Solo consolidated
7 Instrument type	Subordinated capital bonds	Subordinated loan
8 Amount recognized in regulatory capital	21,426,136	2,429,235
9 Nominal amount of instrument	300,000,000	10,000,000
9a Issue price	99.171	99.457
9b Redemption price	100	100
10 Accounting classification	Liability - amortized cost	Subordinated liability
11 Original date of issuance	30.10.2013	22.03.2012
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	30.10.2023	22.03.2022
14 Issuer call subject date, contingent call dates and redemption amount	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	8,125% p.a.	5,14% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	No	non-convertible
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	n/a	No
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	None	n/a

	Tier 2	Tier 2
	10	11
31.12.2020		
in €		
1 Issuer	Südwestbank AG	Südwestbank AG
2 Unique identifier	Subordinated bond Nr. 576	Subordinated bond Nr. 577
3 Governing law(s) of the instrument	German law	German law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo consolidated	Solo consolidated
7 Instrument type	Subordinated loan	Subordinated loan
8 Amount recognized in regulatory capital	671.920	136.911
9 Nominal amount of instrument	10,000,000	2,000,000
9a Issue price	99.75	100
9b Redemption price	100	100
10 Accounting classification	Subordinated liability	Subordinated liability
11 Original date of issuance	03.05.2011	05.05.2011
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	03.05.2021	05.05.2021
14 Issuer call subject date, contingent call dates and redemption amount	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	6,60% p.a.	6,57% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	non-convertible	non-convertible
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	No	No
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	n/a	n/a

	Tier 2	Tier 2
	12	13
31.12.2020		
in €		
1 Issuer	Südwestbank AG	Südwestbank AG
2 Unique identifier	Subordinated bond Nr. 578	Subordinated bond Nr. 580
3 Governing law(s) of the instrument	German law	German law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo consolidated	Solo consolidated
7 Instrument type	Subordinated loan	Subordinated loan
8 Amount recognized in regulatory capital	68.456	504.907
9 Nominal amount of instrument	1,000,000	3,000,000
9a Issue price	100	98,5
9b Redemption price	100	100
10 Accounting classification	Subordinated liability	Subordinated liability
11 Original date of issuance	05.05.2011	08.11.2011
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	05.05.2021	08.11.2021
14 Issuer call subject date, contingent call dates and redemption amount	No	No
15 Optional call date, contingent call dates and redemption amount	n/a	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	6,57% p.a.	6,00% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	non-convertible	non-convertible
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	No	No
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	n/a	n/a

	Tier 2	Tier 2
	14	15
31.12.2020		
in €		
1 Issuer	Südwestbank AG	Südwestbank AG
2 Unique identifier	Subordinated bond Nr. 579	DE000A2BFPF7
3 Governing law(s) of the instrument	German law	German law
4 Transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo consolidated	Solo consolidated
7 Instrument type	Subordinated loan	Subordinated loan
8 Amount recognized in regulatory capital	336,605	6,559,269
9 Nominal amount of instrument	2,000,000	11,702,000
9a Issue price	98.5	100
9b Redemption price	100	100
10 Accounting classification	Subordinated liability	Subordinated liability
11 Original date of issuance	08.11.2011	24.10.2016
12 Perpetual or dated	Maturity date	Maturity date
13 Original maturity date	08.11.2021	24.10.2023
14 Issuer call subject date, contingent call dates and redemption amount	No	Yes
15 Optional call date, contingent call dates and redemption amount	n/a	n/a
16 Subsequent call dates, if applicable	n/a	n/a
17 Fixed or floating dividend stopper	Fixed	Fixed
18 Coupon rate and any related index	6,00% p.a	2,25% p.a.
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	non-convertible	non-convertible
24 If convertible, conversions trigger(s)	n/a	n/a
25 If convertible, fully or partially	n/a	n/a
26 If convertible, conversion rate	n/a	n/a
27 If convertible, mandatory or optional conversion	n/a	n/a
28 If convertible, specify instrument type convertible into	n/a	n/a
29 If convertible, specify issuer of instrument it converts into	n/a	n/a
30 Write-down features	No	No
31 If write-down, write-down trigger(s)	n/a	n/a
32 If write-down, full or partial	n/a	n/a
33 If write-down, permanent or temporary	n/a	n/a
34 If temporary write-down, description of write-up mechanism	n/a	n/a
35 Position in subordination hierarchy in liquidation	Senior	Senior
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	n/a	n/a

	Tier 2
31.12.2020	
in €	16
1 Issuer	Südwestbank AG
2 Unique identifier	Subordinated promissory note
3 Governing law(s) of the instrument	German law
4 Transitional CRR rules	Tier 2 (T2) capital
5 Post-transitional CRR rules	Tier 2 (T2) capital
6 Eligible at solo/(sub-) consolidated/ solo & (sub-)consolidated	Solo consolidated
7 Instrument type	Subordinated loan
8 Amount recognized in regulatory capital	7,250,058
9 Nominal amount of instrument	11,735,598
9a Issue price	100
9b Redemption price	100
10 Accounting classification	Subordinated liability
11 Original date of issuance	17.10.2016
12 Perpetual or dated	Maturity date
13 Original maturity date	17.10.2023
14 Issuer call subject date, contingent call dates and redemption amount	Yes
15 Optional call date, contingent call dates and redemption amount	n/a
16 Subsequent call dates, if applicable	n/a
17 Fixed or floating dividend stopper	Fixed
18 Coupon rate and any related index	2,25 % p.a.
19 Existence of a dividend stopper	No
20a Fully discretionary, partially discretionary or mandatory (timing)	Mandatory
20b Fully discretionary, partially discretionary or mandatory (amount)	Mandatory
21 Existence of step up or other incentive to redeem	No
22 Noncumulative or cumulative	Noncumulative
23 Convertible or non-convertible	non-convertible
24 If convertible, conversions trigger(s)	n/a
25 If convertible, fully or partially	n/a
26 If convertible, conversion rate	n/a
27 If convertible, mandatory or optional conversion	n/a
28 If convertible, specify instrument type convertible into	n/a
29 If convertible, specify issuer of instrument it converts into	n/a
30 Write-down features	No
31 If write-down, write-down trigger(s)	n/a
32 If write-down, full or partial	n/a
33 If write-down, permanent or temporary	n/a
34 If temporary write-down, description of write-up mechanism	n/a
35 Position in subordination hierarchy in liquidation	Senior
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	n/a

Art. 437 (1) point (f) CRR

There are no capital ratios disclosed calculated by using elements of own funds determined on a basis other than that laid down in the CRR.

CAPITAL REQUIREMENTS

CAPITAL REQUIREMENTS

Art. 438 (c)–(f) CRR – EU OV1

Table 7: Overview of RWAs

		RWAs		Minimum capital requirements	
		31.12.2020	30.06.2020	31.12.2020	
	1	Credit risk (excluding CCR)	17,403	17,980	1,392
Article 438 (c)(d)	2	Of which the standardized approach	8,727	9,116	698
Article 438 (c)(d)	3	Of which the foundation IRB (FIRB) approach	6,172	6,372	494
Article 438 (c)(d)	4	Of which the advanced IRB (AIRB) approach	2,247	2,254	180
Article 438 (d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	257	238	21
Article 107	6	CCR	305	327	24
Article 438 (c)(d)	7	Of which mark to market	144	172	12
Article 438 (c)(d)	8	Of which original exposure	–	–	–
	9	Of which the standardized approach	–	–	–
	10	Of which internal model method (IMM)	–	–	–
Article 438 (c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	20	15	2
Article 438 (c)(d)	12	Of which CVA	141	140	11
Article 438 (e)	13	Settlement risk	–	–	–
Article 438 (o)(i)	14	Securitization exposures in the banking book (after the cap)	216	221	17
	15	Of which IRB / SEC ERBA approach	216	221	17
	16	Of which IRB supervisory formula approach (SFA)	–	–	–
	17	Of which internal assessment approach (IAA)	–	–	–
	18	Of which standardized approach	–	–	–
Article 438 (e)	19	Market risk	–	–	–
	20	Of which the standardized approach	–	–	–
	21	Of which IMA	–	–	–
Article 438 (e)	22	Large exposures	–	–	–
Article 438 (f)	23	Operational risk	2,024	2,024	162
	24	Of which basic indicator approach	0	0	0
	25	Of which standardized approach	2,024	2,024	162
	26	Of which advanced measurement approach	–	–	–
Article 437(2)	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	124	198	10
Article 48					
Article 60					
Article 500	28	Floor adjustment	–	–	–
	29	Total	20,072	20,750	1,606

RWA UNDER IRB APPROACH

Art. 438 (d) CRR – EU CR8

Table 8: flow statements of credit risk exposures under the IRB approach

31.12.2020 in € million	RWA amounts	Capital requirements
1 RWAs as at the end of the previous reporting period	8,864	709
2 Asset size	(137)	(11)
3 Asset quality	(81)	(6)
4 Model updates	(30)	2
5 Methodology and policy	137	11
6 Acquisitions and disposals	–	–
7 Foreign exchange movements	(77)	(6)
8 Other	–	–
9 RWAs as at the end of the reporting period	8,676	694

IRB PORTFOLIO SPECIALIZED LENDING EXPOSURES AND EQUITY EXPOSURES

Art. 438 last sentence CRR – EU CR10

Table 9: Specialized lending exposures

31.12.2020 in € million	Remaining maturity	On-balance- sheet amount	Off-balance- sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Regulatory categories							
Category 1	Less than 2.5 years	444	–	50%	444	209	–
	Equal or more than 2.5 years	2,142	287	70%	2,245	1,424	9
Category 2	Less than 2.5 years	533	1	70%	542	332	2
	Equal or more than 2.5 years	752	27	90%	766	636	6
Category 3	Less than 2.5 years	65	–	115%	65	67	2
	Equal or more than 2.5 years	164	22	115%	176	201	5
Category 4	Less than 2.5 years	–	–	250%	–	–	–
	Equal or more than 2.5 years	2	–	250%	3	7	–
Category 5	Less than 2.5 years	51	–	0%	64	–	32
	Equal or more than 2.5 years	1	–	0%	2	–	1
Total	Less than 2.5 years	1,093	1	-	1,115	608	36
	Equal or more than 2.5 years	3,061	336	-	3,192	2,268	21

Art. 438 last sentence CRR – EU CR10

Table 10: Equity exposures

31.12.2020 in € million	On-balance- sheet amount	Off-balance- sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Regulatory categories						
Private equity	–	–	190%	–	–	–
Exchange traded	–	–	290%	–	–	–
Other equity exposures	69	–	370%	69	257	2
Total	69	-	–	69	257	2

COUNTERPARTY DEFAULT RISK

Art. 439 point (e), (f) and (i) CRR – EU CCR1

Table 11: Analysis of CCR exposure by approach

31.12.2020 in € million	Replacement cost / current market value	Potential future credit exposure	EAD post CRM	RWA
1 Mark to market	480	284	359	133
9 Financial collateral comprehensive method (for SFTs)	–	–	6	1
11 Total	480	284	365	134

Art. 439 point (e), (f) CRR – EU CCR2

Table 12: CVA capital charge

31.12.2020 in € million	Exposure value	RWA
1 Total portfolios subject to the advanced method	–	–
2 (i) VaR component (including the 3x multiplier)	–	–
3 (ii) SVaR component (including the 3x multiplier)	–	–
4 All portfolios subject to the standardized method	291	141
EU4 Based on the original exposure method	–	–
5 Total subject to the CVA capital charge	291	141

Art. 439 (e) CRR – EU CCR5–A

Table 13: Impact of netting and collateral held on exposure values

31.12.2020 in € million	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
1 Derivatives	2,182	884	1,298	702	596
2 SFTs	103	0	103	97	6
4 Total	2,285	884	1,401	799	602

Art. 439 (e) CRR – EU CCR5–B**Table 14: Composition of collateral for exposures to CCR**

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
31.12.2020 in € million						
Cash collateral	299	402	32	59	97	–
Total	299	402	32	59	97	–

Art. 439 (e), (f) CRR – EU CCR8**Table 15: Exposures to CCPs**

31.12.2020 in € million	EAD post CRM	RWAs
1 Exposures to QCCPs (total)		29
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	237	9
3 (i) OTC derivatives	237	9
4 (ii) Exchange-traded derivatives	–	–
5 (iii) SFT	–	–
6 (iv) Netting sets where cross-product netting has been approved	–	–
7 Segregated initial margin	77	
8 Non-segregated initial margin	–	–
9 Prefunded default fund contributions	2	20
10 Alternative calculation of own funds requirements for exposures	–	–
11 Exposures to non-QCCPs (total)	–	–

Art. 439 (g), (h) CRR – EU CCR6**Table 16: Credit derivatives exposures****31.12.2020**

in € million	Credit derivative hedges		Other credit derivatives
	Protection bought	Protection sold	
Notionals	–	–	–
Other credit derivatives (CLN)	–	29	–
Total notionals	–	29	–

CDS serve as hedges for part of the bank's securities, synthetic securities (CDS sell positions) and loan portfolio. As of 31 December 2020 the bank had no single CDS in the portfolio. The shown notional of 29

million € concern a credit linked note. The CLN is measured at full fair value as a security, hence there is no separate fair value for the embedded CDS sell.

CAPITAL BUFFER

COUNTERCYCLICAL CAPITAL BUFFER

Art. 440 CRR

Table 17: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

31.12.2020 in € million	General credit exposures			Own funds requirements			Own funds requirements weights	Countercyclical capital buffer rate
	Exposure value for SA	Exposure value for IRB	Exposure value of securitisation positions	Total	of which: General credit exposures	of which Securitisation positions		
Austria	3.736	12.752	–	425	425	–	34,97%	0,00%
Germany	4.122	759	–	250	250	–	20,51%	0,00%
USA	507	2.106	–	150	150	–	12,32%	0,00%
United Kingdom	1.245	728	–	93	93	–	7,67%	0,00%
Ireland	24	1.364	660	82	71	11	6,72%	0,00%
Spain	30	945	–	61	61	–	4,98%	0,00%
France	605	138	–	46	46	–	3,75%	0,00%
The Netherlands	353	92	320	21	15	6	1,73%	0,00%
Luxembourg	195	64	–	20	20	–	1,66%	0,25%
Greece	0	172	–	16	16	–	1,30%	0,00%
Sweden	85	313	–	15	15	–	1,20%	0,00%
Canada	27	146	–	7	7	–	0,55%	0,00%
Finland	29	155	–	7	7	–	0,55%	0,00%
Italy	26	91	–	6	6	–	0,53%	0,00%
Switzerland	115	7	–	4	4	–	0,36%	0,00%
Norway	59	169	–	3	3	–	0,23%	1,00%
Other Countries	190	109	16	10	10	–	0,97%	3,00%
Total	11.346	20.109	996	1.215	1.198	17	100%	0,0080%

In the position Other countries, in the column countercyclical capital buffer rate are included: Bulgaria (0.5%), Czech republic (0.5%), Hong Kong (1%) and Slovakia (1%).

Table 18: Institution specific countercyclical capital buffer

in € million	31.12.2020
Total risk weighted assets	20,072
Institution specific countercyclical capital buffer rate	0.0080%
Institution specific countercyclical capital buffer requirement	2

CREDIT RISK AND DILUTION RISK

TOTAL AND AVERAGE NET AMOUNT OF EXPOSURES

Art. 442 point (c) CRR – EU CRB–B

Table 19: Exposure values by exposure class

31.12.2020 in € million	Net value of exposures at the end of the period	Average net exposures over the period
1 Central governments or central banks	–	–
2 Institutions	–	–
3 Corporates	10,152	10,534
4 of which: Specialised lending	4,489	4,529
5 of which: SMEs	690	684
6 Retail	11,889	12,011
7 Secured by real estate property	6,323	6,307
8 SMEs	287	314
9 Non-SMEs	6,036	5,993
10 Qualifying revolving	3,183	3,321
11 Other Retail	2,383	2,383
12 SMEs	227	205
13 Non-SMEs	2,156	2,178
14 Equity	69	67
15 Total IRB approach	22,110	22,612
16 Central governments or central banks	10,748	8,555
17 Regional governments or local authorities	3,006	2,786
18 Public sector entities	2,535	2,182
19 Multilateral development banks	–	–
20 International organisations	–	–
21 Institutions	4,602	4,427
22 Corporates	2,086	2,271
23 of which: SMEs	750	906
24 Retail	6,344	5,861
25 of which: SMEs	1,154	1,237
26 Secured by mortgages on immovable property	4,243	3,955
27 of which: SMEs	646	611
28 Exposures in default	220	331
29 Items associated with particularly high risk	32	39
30 Covered bonds	702	764
31 Claims on institutions and corporates with a short-term credit assessment	–	–
32 Collective investments undertakings	818	937
33 Equity exposures	343	342
34 Other exposures	646	732
35 Total standardized approach	36,325	33,182
36 Total	58,435	55,794

GEOGRAPHICAL BREAKDOWN OF EXPOSURES

Art. 442 point (d) CRR – EU CRB–C

Table 20: Geographical breakdown of exposures

	Net value										
	EU	of which:					Europe	North America	Asia	Others	Total
		Austria	Germany	UK	NL	France					
31.12.2020											
1 Central governments or central banks	–	–	–	–	–	–	–	–	–	–	–
2 Institutions	–	–	–	–	–	–	–	–	–	–	–
3 Corporates	7,675	2,717	716	705	91	137	170	2,283	24	–	10,152
4 Retail	11,867	11,823	20	2	1	–	17	–	4	1	11,889
5 Equity	69	24	34	–	–	–	–	–	–	–	69
6 Total IRB	19,611	14,564	770	707	92	137	187	2,283	28	1	22,110
7 Central governments or central banks	10,738	9,209	1,485	–	–	–	–	–	9	1	10,748
8 Regional governments or local authorities	3,006	2,998	8	–	–	–	–	–	–	–	3,006
9 Public sector entities	2,535	2,293	242	–	–	–	–	–	–	–	2,535
10 Multilateral development banks	–	–	–	–	–	–	–	–	–	–	–
11 International organisations	–	–	–	–	–	–	–	–	–	–	–
12 Institutions	3,376	137	486	941	331	589	272	821	104	29	4,602
13 Corporates	1,628	314	1,102	206	–	–	12	427	9	10	2,086
14 Retail	6,248	3,195	1,425	38	1,580	1	47	42	6	1	6,344
15 Secured by mortgages on immovable property	4,230	1,662	1,563	723	282	–	8	2	–	3	4,243
16 Exposures in default	217	64	85	68	–	–	–	3	–	–	220
17 Items associated with particularly high risk	29	1	20	–	–	–	–	3	–	–	32
18 Covered bonds	561	78	42	141	38	66	89	27	–	25	702
19 Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–	–	–	–	–
20 Collective investments undertakings	697	5	–	–	–	539	–	121	–	–	818
21 Equity exposures	327	93	77	82	5	–	1	15	–	–	343
22 Other exposures	609	408	153	–	–	–	26	11	–	–	646
23 Total standardized approach	34,201	20,457	6,688	2,199	2,236	1,195	455	1,472	128	69	36,325
24 Total	53,812	35,021	7,458	2,906	2,328	1,332	642	3,755	156	70	58,435

Art. 442 point (e) CRR – EU CRB–D

Table 21: Concentration of exposures by industry or counterparty types (1/3)

	Agriculture, forestry and fishing	Mining and quarrying	Manufac- turing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade
31.12.2020							
in € million							
1 Central governments or central banks	–	–	–	–	–	–	–
2 Institutions	–	–	–	–	–	–	–
3 Corporates	29	198	956	205	26	75	615
4 Retail	15	–	20	–	–	44	120
5 Equity	–	–	–	–	–	–	–
6 Total IRB	44	198	976	205	26	119	735
7 Central governments or central banks	–	–	–	–	–	–	–
8 Regional governments or local authorities	–	–	–	–	–	–	–
9 Public sector entities	–	–	–	–	20	–	–
10 Multilateral development banks	–	–	–	–	–	–	–
11 International organisations	–	–	–	–	–	–	–
12 Institutions	–	–	–	–	–	–	–
13 Corporates	64	6	220	123	–	53	149
14 Retail	63	3	145	10	–	99	178
15 Secured by mortgages on immovable property	36	–	56	11	–	80	35
16 Exposures in default	6	–	13	4	–	8	12
17 Items associated with particularly high risk	–	–	–	–	–	18	–
18 Covered bonds	–	–	–	–	–	–	–
19 Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–
20 Collective investments undertakings	–	–	–	–	–	–	–
21 Equity exposures	–	–	–	–	–	–	–
22 Other exposures	–	–	–	–	–	–	–
23 Total standardized approach	169	9	434	148	20	258	374
24 Total	213	207	1,410	353	46	377	1,109

Table 21: Concentration of exposures by industry or counterparty types (2/3)

	Transport and storage	Accommo- dation and food service activities	Information and communica- tion	Finance and insurance	Real estate activities	Professional, scientific and technical activities	Adminis- trative and support service activities
31.12.2020							
in € million							
1 Central governments or central banks	-	-	-	-	-	-	-
2 Institutions	-	-	-	-	-	-	-
3 Corporates	186	252	637	388	5,698	159	278
4 Retail	14	43	22	17	52	64	33
5 Equity	-	-	-	69	-	-	-
6 Total IRB	200	295	659	474	5,750	223	311
7 Central governments or central banks	-	-	-	10,057	-	-	-
8 Regional governments or local authorities	-	-	-	-	15	-	-
9 Public sector entities	4	-	-	-	8	-	337
10 Multilateral development banks	-	-	-	-	-	-	-
11 International organisations	-	-	-	-	-	-	-
12 Institutions	-	-	-	4,602	-	-	-
13 Corporates	33	17	62	880	221	31	46
14 Retail	96	40	40	26	17	136	78
15 Secured by mortgages on immovable property	3	6	4	48	508	46	9
16 Exposures in default	5	2	2	2	26	9	4
17 Items associated with particularly high risk	-	-	-	9	-	-	-
18 Covered bonds	-	-	-	702	-	-	-
19 Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
20 Collective investments undertakings	-	-	-	279	-	-	-
21 Equity exposures	-	-	1	340	2	-	-
22 Other exposures	-	-	1	468	31	-	-
23 Total standardized approach	141	65	110	17,413	828	222	474
24 Total	341	360	769	17,887	6,578	445	785

Table 21: Concentration of exposures by industry or counterparty types (3/3)

	Public administra- tion and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainme nt and recreation	Other services	Private households	Others	Total
31.12.2020								
in € million								
1 Central governments or central banks	–	–	–	–	–	–	–	–
2 Institutions	–	–	–	–	–	–	–	–
3 Corporates	28	29	346	36	11	–	–	10,152
4 Retail	–	3	30	9	29	11,374	–	11,889
5 Equity	–	–	–	–	–	–	–	69
6 Total IRB	28	32	376	45	40	11,374	–	22,110
7 Central governments or central banks	664	–	–	–	27	–	–	10,748
8 Regional governments or local authorities	2,978	–	1	–	12	–	–	3,006
9 Public sector entities	2,151	–	–	–	15	–	–	2,535
10 Multilateral development banks	–	–	–	–	–	–	–	–
11 International organisations	–	–	–	–	–	–	–	–
12 Institutions	–	–	–	–	–	–	–	4,602
13 Corporates	–	–	27	6	60	88	–	2,086
14 Retail	–	8	84	14	113	5,194	–	6,344
15 Secured by mortgages on immovable property	–	2	18	2	18	3,361	–	4,243
16 Exposures in default	3	–	4	–	3	117	–	220
17 Items associated with particularly high risk	–	–	–	–	5	–	–	32
18 Covered bonds	–	–	–	–	–	–	–	702
19 Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–	–
20 Collective investments undertakings	–	–	–	–	–	539	–	818
21 Equity exposures	–	–	–	–	–	–	–	343
22 Other exposures	–	–	–	–	–	128	18	646
23 Total standardized approach	5,796	10	134	22	253	9,427	18	36,325
24 Total	5,824	42	510	67	293	20,801	18	58,435

BREAKDOWN OF EXPOSURES ACCORDING TO RESIDUAL MATURITY AND EXPOSURE CLASSES

Art. 442 point (f) CRR – EU CRB-E

Table 22: Maturity of exposures

31.12.2020 in € million	Net value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
1 Central governments or central banks	–	–	–	–	–	–
2 Institutions	–	–	–	–	–	–
3 Corporates	581	6,769	749	2,053	–	10,152
4 Retail	3,302	119	617	7,851	–	11,889
5 Equity	–	2	2	7	58	69
6 Total IRB	3,883	6,890	1,368	9,911	58	22,110
7 Central governments or central banks	2,659	7,974	43	72	–	10,748
8 Regional governments or local authorities	236	168	253	2,349	–	3,006
9 Public sector entities	477	564	258	1,236	–	2,535
10 Multilateral development banks	–	–	–	–	–	–
11 International organisations	–	–	–	–	–	–
12 Institutions	449	322	2,485	1,346	–	4,602
13 Corporates	225	652	765	444	–	2,086
14 Retail	2,201	358	1,329	2,456	–	6,344
15 Secured by mortgages on immovable property	70	151	478	3,544	–	4,243
16 Exposures in default	28	34	52	99	7	220
17 Items associated with particularly high risk	11	15	–	6	–	32
18 Covered bonds	–	213	349	140	–	702
19 Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–
20 Collective investments undertakings	3	290	68	455	2	818
21 Equity exposures	–	71	123	13	136	343
22 Other exposures	–	11	1	–	634	646
23 Total standardized approach	6,359	10,823	6,204	12,160	779	36,325
24 Total	10,242	17,713	7,572	22,071	837	58,435

BREAKDOWN OF EXPOSURE VALUES BY BUSINESS SEGMENTS AND CHARGES FOR GENERAL AND SPECIFIC CREDIT RISK ADJUSTMENTS

Art. 442 point (g) CRR – EU CR1–A

Table 23: Credit quality of exposures by exposure class and instrument

		Gross carrying value of				Credit risk adjustment charges	Net values (a+ b- c- d- e)
		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	Accumulated write-offs		
		a	b	c	e	f	
31.12.2020							
in € million							
3	Corporates	127	10,110	74	11	75	10,152
4	of which: Specialised lending	73	4,448	26	6	34	4,489
5	of which: SMEs	16	682	7	1	7	690
6	Retail	309	11,798	162	56	146	11,889
7	Secured by real estate property	75	6,275	27	–	20	6,323
8	SMEs	12	280	5	–	5	287
9	Non-SMEs	63	5,995	22	–	15	6,036
10	Qualifying revolving	39	3,177	29	4	28	3,183
11	Other Retail	195	2,346	106	52	98	2,383
12	SMEs	19	224	13	3	9	227
13	Non-SMEs	176	2,122	93	49	89	2,156
14	Equity	–	69	–	–	–	69
15	Total IRB approach	436	21,977	236	67	221	22,110
16	Central governments or central banks	–	10,748	–	–	–	10,748
17	Regional governments or local authorities	–	3,006	–	–	–	3,006
18	Public sector entities	–	2,535	–	–	–	2,535
21	Institutions	–	4,610	8	–	–	4,602
22	Corporates	–	2,121	35	–	48	2,086
23	of which: SMEs	–	768	18	–	20	750
24	Retail	–	6,367	23	–	38	6,344
25	of which: SMEs	–	1,164	10	–	18	1,154
26	Secured by mortgages on immovable property	–	4,245	2	–	11	4,243
27	of which: SMEs	–	647	1	–	2	646
28	Exposures in default	711	–	468	23	46	220
29	Items associated with particularly high risk	–	32	–	–	–	32
30	Covered bonds	–	703	1	–	–	702
32	Collective investments undertakings	–	846	28	–	17	818
33	Equity exposures	–	343	–	–	–	343
34	Other exposures	–	646	–	–	–	646
35	Total standardized approach	711	36,202	565	23	160	36,325
36	Total	1,147	58,179	801	90	381	58,435
37	Of which: Loans	1,132	43,630	773	–	–	43,989
38	Of which: Debt securities	–	5,933	12	–	–	5,921
39	Of which: Off-balance-sheet exposures	15	8,616	16	–	–	8,615

Art. 442 point (g) CRR – EU CR1–B

Table 24: Credit quality of exposures by industry or counterparty types

	31.12.2020 in € million	Gross carrying value of		Specific credit risk	Accumulated write-offs	Credit risk adjustment	Net values
		Defaulted exposures	Non-defaulted				
1	Agriculture, forestry and fishing	12	207	5	1	4	213
2	Mining and quarrying	–	207	–	–	–	207
3	Manufacturing	47	1,403	32	8	25	1,410
4	Electricity, gas, steam and air conditioning supply	9	351	5	2	2	353
5	Water supply	–	46	–	–	–	46
6	Construction	40	366	26	3	5	377
7	Wholesale and retail trade	39	1,096	19	7	20	1,109
8	Transport and storage	11	336	5	1	3	341
9	Accommodation and food service activities	10	358	8	–	6	360
10	Information and communication	6	771	6	2	7	769
11	Finance and Insurance	5	17,918	35	1	39	17,887
12	Real estate activities	112	6,510	36	8	47	6,578
13	Professional, scientific and technical activities	15	439	7	2	7	445
14	Administrative and support service activities	14	781	9	1	6	785
15	Public administration and defence, compulsory social	388	5,821	385	–	1	5,824
16	Education	–	42	–	–	–	42
17	Human health services and social work activities	4	507	1	–	3	510
18	Arts, entertainment and recreation	2	66	1	–	1	67
19	Other services	8	291	6	–	6	293
20	Private Households	425	20,645	215	54	199	20,801
21	Others	–	18	–	–	–	18
22	Total	1,147	58,179	801	90	381	58,435

Art. 442 point (h) CRR – EU CR1–C

Table 25: Credit quality of exposures by geography

31.12.2020 in € million	Gross carrying value of		Specific credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values
	Defaulted exposures	Non- defaulted exposures				
1 EU	1.132	53.552	782	90	357	53.812
2 of which: Austria	812	34.877	609	59	187	35.021
3 of which: Germany	168	7.408	92	26	86	7.458
4 of which: Great Britain	146	2.803	39	4	51	2.906
5 of which: Netherlands	–	2.329	1	–	1	2.328
6 of which: France	–	1.361	29	–	18	1.332
7 Rest Europe	3	641	2	–	2	642
8 North America	12	3.759	16	–	21	3.755
9 Asia	–	157	1	–	1	156
10 Others	–	70	–	–	–	70
Total	1.147	58.179	801	90	381	58.435

PAST-DUE, NON-PERFORMING AND FORBORNE EXPOSURES

Art. 443 (c) CRR – EU CQ1

Table 26: Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due		Collateral received and financial guarantees received on forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance
	Performing forborne	Nonperforming forborne			On performing forborne exposures	On non-performing forborne exposures		
		of which: defaulted	of which: impaired					
31.12.2020								
in € million								
1 Loans and advances	205	69	69	68	(10)	(19)	55	–
2 Central banks	–	–	–	–	–	–	–	–
3 General governments	–	–	–	–	–	–	–	–
4 Credit institutions	–	–	–	–	–	–	–	–
5 Other fin corporations	–	67	67	67	–	(17)	–	–
6 Non-fin corporations	100	1	1	1	(8)	(1)	8	–
7 Households	105	1	1	–	(2)	(1)	47	–
8 Debt securities	–	–	–	–	–	–	–	–
9 Loan commitments given	–	–	–	–	–	–	1	–
10 Total	205	69	69	68	(10)	(19)	56	–

Art. 442 point (g), (i) CRR – EU CQ3

Table 27: Credit quality of performing and non-performing exposures by past due days

	Performing exposures			Gross carrying amount/nominal amount									
	Not past due or past due <=30 days	Past due > 30 days <=90 days	UTP that are not past due or are past due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 Y	Past due > 1 Y <= 2 Y	Past due > 2 Y <= 5 Y	Past due > 5 Y <= 7 Y	Past due > 7 Y	Of which defaulted			
31.12.2020													
in € million													
1 Loans and advances	41,895	41,699	195	915	331	62	80	55	67	36	283	915	
2 Central banks	10,027	10,027	–	–	–	–	–	–	–	–	–	–	
3 General governments	3,548	3,548	1	–	–	–	–	–	–	–	–	–	
4 Credit institutions	634	634	1	–	–	–	–	–	–	–	–	–	
5 Other fin corporations	2,520	2,517	2	74	72	–	1	–	–	–	–	74	
6 Non-fin corporations	9,360	9,322	37	429	86	17	11	10	20	23	263	429	
7 of which SMEs	792	769	23	68	37	6	7	5	5	2	6	68	
8 Households	15,806	15,651	154	412	173	45	68	45	47	13	20	412	
9 Debt securities	6,962	6,962	–	–	–	–	–	–	–	–	–	–	
10 Central banks	–	–	–	–	–	–	–	–	–	–	–	–	
11 General governments	267	267	–	–	–	–	–	–	–	–	–	–	
12 Credit institutions	3,251	3,251	–	–	–	–	–	–	–	–	–	–	
13 Other fin corporations	2,620	2,620	–	–	–	–	–	–	–	–	–	–	
14 Non-fin corporations	824	824	–	–	–	–	–	–	–	–	–	–	
15 Off-balance-sheet exposures	8,656			15								15	
16 Central banks	–			–								–	
17 General governments	1,375			2								2	
18 Credit institutions	195			–								–	
19 Other fin corporations	346			–								–	
20 Non-fin corporations	1,298			9								9	
21 Households	5,442			4								4	
22 Total	57,513	48,661	195	930	331	62	80	55	67	36	283	930	

Art. 442 (c) CRR – EU CR1

Table 28: Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount of exposures with forbearance measures						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received on forbore exposures	
	Performing forbore			Non-performing forbore			Performing exposures - accumulated impairment and provisions			Non-performing exposures - accumulated impairment and provisions				On performing exposures	On non-performing exposures
	Total	Stage 1	Stage 2	Total	Stage 2	Stage 3	Total	Stage 1	Stage 2	Total	Stage 2	Stage 3			
31.12.2020 in € million															
1 Loans and advances	205	19	185	69	-	69	(11)	-	(11)	(19)	-	(19)	(27)	55	-
2 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Other fin corporations	-	-	-	67	-	67	-	-	-	(17)	-	(17)	-	-	-
6 Non-fin corporations	100	6	93	1	-	1	(9)	-	(9)	(1)	-	(1)	(20)	8	-
7 of which SMEs	2	1	1	-	-	-	-	-	-	-	-	-	-	-	-
8 Households	105	13	92	1	-	1	(2)	-	(2)	(1)	-	(1)	(7)	47	-
9 Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Other fin corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Non-fin corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Off-balance-sheet exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18 Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Other fin corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Non-fin corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22 Total	205	19	185	69	-	69	(11)	-	(11)	(19)	-	(19)	(27)	55	-

Art. 442 (c) CRR – EU CQ7

Table 29: Collateral obtained by taking possession and execution processes

31.12.2020 in € million	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
1 Property, plant and equipment (PP&E)	–	–
2 Other than PP&E	21	–
3 Residential immovable property	–	–
4 Commercial Immovable property	21	–
5 Movable property (auto, shipping, etc.)	–	–
6 Equity and debt instruments	–	–
7 Other	–	–
8 Total	21	–

Art. 442 (i) CRR – EU CR2–B

Table 30: Changes in the stock of defaulted and impaired loans and debt securities

31.12.2020 in € million	Gross carrying value defaulted exposures
1 Opening balance	1,004
2 Loans and debt securities that have defaulted or impaired since the last reporting period	360
3 Return to non-defaulted status	(112)
4 Amounts written off	(90)
5 Other changes	(15)
6 Closing balance	1,147

Art. 442 (i) and last sentence CRR – EU CR2-A

Table 31: Changes in the stock of general and specific credit risk adjustments

31.12.2020 in € million	Accumulated specific credit risk adjustment
1 Opening balance	389
2 Increases due to amounts set aside for estimated loan losses during the period	828
3 Decreases due to amounts reversed for estimated loan losses during the period	(330)
4 Decreases due to amounts taken against accumulated credit risk adjustments	(132)
5 Transfers between credit risk adjustments	–
6 Impact of exchange rate differences	–
7 Business combinations, including acquisitions and disposals of subsidiaries	–
8 Other adjustments	46
9 Closing balance	801
10 Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	–
11 Specific credit risk adjustments directly recorded to the statement of profit or loss	–

ASSET ENCUMBRANCE

Art. 443 CRR

Table 32: Assets

	Carrying amount of		Fair value of		Carrying amount of		Fair value of	
		of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
31.12.2020 in € million								
Assets of the reporting institution	14,036	561			36,966	9,030		
Equity instruments	–	–	–	–	181	–	–	–
Debt securities	2,448	561	2,465	564	5,179	837	4,817	839
of which: covered bonds	527	340	527	379	206	138	206	138
of which: asset-backed securities	–	–	–	–	997	–	989	–
of which: issued by general governments	185	141	189	143	99	86	99	86
of which: issued by financial corporations	2,183	398	2,190	403	4,172	162	3,765	162
of which: issued by non-financial corporations	80	20	85	21	859	464	863	465
Other assets	11,076	–			31,606	8,239		

Table 33: Collateral received

	Fair value of encumbered collateral received or own debt securities issued		Unencumbered Fair value of collateral received or own debt securities issued available for encumbrance	
		of which notionally eligible EHQLA		of which EHQLA and HQLA
31.12.2020 in € million				
Collateral received by the reporting institution	–	–	361	–
Loans on demand	–	–	–	–
Equity instruments	–	–	–	–
Debt securities	–	–	–	–
of which: covered bonds	–	–	–	–
of which: asset-backed securities	–	–	–	–
of which: issued by general governments	–	–	–	–
of which: issued by financial corporations	–	–	–	–
of which: issued by non-financial corporations	–	–	–	–
Loans and advances other than loans on demand	–	–	297	–
Other collateral received	–	–	64	–
Own debt securities issued other than own covered bonds or ABSs	–	–	–	–
Own covered bonds and asset-backed securities issued and not yet pledged	–	–	88	–
TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	14,036	561	–	–

Table 34: Carrying amount of selected financial liabilities

	Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
31.12.2020 in € million		
Carrying amount of selected financial liabilities	11,218	14,036

The funding strategy of BAWAG Group is focused on its stable unsecured customer deposit base, consisting primarily of retail deposits. Due to our business model and funding structure the percentage of asset encumbrance and matching secured liabilities as a proportion to total liabilities is relatively low.

Encumbered assets were mainly used to collateralize covered bond issuance as well as other forms of secured

institutional funding (e.g. ECB TLTRO). Assets used for encumbrance consist mainly of customer loans as well as debt securities.

Asset encumbrance is managed by the group's ALM function and reported to the Strategic ALCO on a monthly basis. The Strategic ALCO is the relevant decision making body for significant secured funding transactions or other collateral management measures.

Main sources and types of encumbrance:

- ▶ Receivables and securities assigned to Oesterreichische Kontrollbank AG
- ▶ Collateral pledged to the European Investment Bank
- ▶ Cover pool for trust savings deposits
- ▶ Cover pool for covered bonds
- ▶ Collateral for tender facilities
- ▶ Cash collateral for derivatives
- ▶ Collateral for repurchase agreements
- ▶ Other collateral

Evolution of encumbrance over time (in € million):

03/2020	9,991
06/2020	14,287
09/2020	14,103
12/2020	13,969

Structure of encumbrance between entities within a group

There is no material collateral usage between the entities of the group.

General description of terms and conditions of the collateralization agreements entered into for securing liabilities

The basis of the collateralization agreements is the quality of the collateral. The criteria for assessing the quality are maturity, fixed and floating rate, rating and type of collateral.

Over-collateralization of covered bonds

Covered bonds issued are secured by a cover pool according to the Austrian Law on Covered Bonds of Bank (Gesetz über fundierte Bankschuldverschreibungen "FBSchVG"). BAWAG Group has committed to ensure an over-collateralization of 2% for the public pool and 8% for the mortgage pool in order to meet the requirements for an "Aaa" rating by Moody's.

Proportion of items in "other unencumbered assets" which are not available for encumbrance

Approximately € 1.5 billion of the "other unencumbered assets" are not available for encumbrance. It consists mainly of intangible assets, derivative assets, property and deferred tax assets.

STANDARDIZED APPROACH TO CREDIT RISK

Art. 444 point (e) CRR – EU CR5

Table 35: Standardized approach (1/2)

31.12.2020 in € million	Risk weight						
	0%	10%	20%	35%	50%	70%	75%
Exposure class							
1 Central governments or central banks	11,937	–	–	–	–	–	–
2 Regional governments or local authorities	3,581	–	9	–	–	–	–
3 Public sector entities	40	–	1,484	–	–	–	–
4 Multilateral development banks	–	–	–	–	–	–	–
5 International organizations	–	–	–	–	–	–	–
6 Institutions	–	–	1,268	–	3,069	–	–
7 Corporates	8	–	4	–	12	3	–
8 Retail	2	–	–	–	–	–	2,614
9 Secured by mortgages on immovable property	–	–	–	3,788	407	–	–
10 Exposures in default	–	–	–	–	–	–	–
11 Higher-risk categories	–	–	–	–	–	–	–
12 Covered bonds	–	702	–	–	–	–	–
13 Institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–
14 Collective investment undertakings	–	–	–	–	–	–	–
15 Equity	15	–	–	–	–	–	–
16 Other items	386	–	–	–	–	–	–
17 Total	15,969	702	2,765	3,788	3,488	3	2,614

Table 35: Standardized approach (2/2)

31.12.2020 in € million	Risk weight					Total	Of which unrated
	100%	150%	250%	Others	Deducted		
Exposure class							
1 Central governments or central banks	–	–	34	–	–	11,971	11,941
2 Regional governments or local authorities	–	–	–	–	–	3,590	3,486
3 Public sector entities	–	–	–	–	–	1,524	1,524
4 Multilateral development banks	–	–	–	–	–	–	–
5 International organizations	–	–	–	–	–	–	–
6 Institutions	56	–	–	–	–	4,393	565
7 Corporates	1,717	–	–	–	–	1,744	1,728
8 Retail	–	–	–	–	–	2,616	2,616
9 Secured by mortgages on immovable property	–	–	–	–	–	4,195	4,195
10 Exposures in default	128	84	–	–	–	212	212
11 Higher-risk categories	–	27	–	–	–	27	27
12 Covered bonds	–	–	–	–	–	702	19
13 Institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–
14 Collective investment undertakings	159	–	–	659	–	818	603
15 Equity	278	–	50	–	–	343	343
16 Other items	260	–	–	–	–	646	646
17 Total	2,598	111	84	659	–	32,781	27,905

Art. 444 point (e) CRR – EU CCR3

Table 36: Standardized approach – CCR exposures by regulatory portfolio and risk

31.12.2020 in € million	Risk weight						Total	Of which unrated
	0%	4%	20%	50%	75%	100%		
Exposure class								
2 Regional governments or local authorities	54	–	–	–	–	–	54	54
3 Public sector entities	–	–	9	–	–	–	9	9
6 Institutions	–	237	109	158	–	–	504	314
7 Corporates	–	–	–	–	–	30	30	30
8 Retail	–	–	–	–	1	–	1	1
18 Total	54	237	118	158	1	30	598	408

PARTICIPATIONS NOT HELD IN THE TRADING BOOK

EXPOSURES IN EQUITIES NOT INCLUDED IN THE TRADING BOOK

Art. 447 point (a), (b) and (c) CRR

A differentiation is made according to the following criteria:

Participations belonging to the **core business** of BAWAG Group: These are majority and minority interests intended to be held over the long term within the financial services sector.

Participations performing auxiliary services for BAWAG Group: e.g. payment transactions or IT-services.

Other participations: These primarily include participations in private equity financing, credit guarantees and real estate as well as legally mandatory participations in the deposit guarantee scheme.

Table 37: Equity exposures by objective

31.12.2020 in € million	Book value
Core business	105
Auxiliaries	4
Other participations	31
Total of not fully consolidated companies	140

Table 38: Shares in non-consolidated companies

31.12.2020 in € million	Book value ¹⁾
Shares categorized as "Available for sale"	96
Shares in credit institutions	17
Subsidiaries	0
Associates	0
Other shares	17
Shares in other companies	79
Subsidiaries	13
Associates	1
Other shares	65
Shares accounted for using the equity method	44
Associates	44
Total shares in not fully consolidated companies	140

1) The book value equals the fair value because a market value cannot be determined reliably for the most part.

Table 39: Breakdown of securities

31.12.2020 in € million	Not listed	Listed			Total
		Total	Loans and receivables	Other valuation	
Bonds and other fixed-income securities	1,802	5,156	1,332	3,824	6,958
Shares and variable-income securities	324	142	–	142	466
Shares in associates and other shares	83	–	–	–	83
Shares in non-consolidated subsidiaries	18	–	–	–	18
Total securities	2,227	5,298	1,332	3,966	7,525

ACCUMULATED PROFIT AND LOSS FROM SALE OF EQUITY INTERESTS AND REVALUATION RESERVE

Art. 447 point (d) CRR

Accumulated profit or loss from the sale of participations in BAWAG Group amounts to € 0.1 million.
(2019: € 0.4 million)

INTEREST RATE RISK FROM NON TRADING BOOK POSITIONS

Art. 448 point (b) CRR

Table 40: Exposure to interest rate risk on positions not included in the trading book (PVBP per currency)

31.12.2020 in € thousand	<1Y	1Y(3Y)	3Y(5Y)	5Y(7Y)	7Y(10Y)	>10Y	Total
EUR	8	(271)	(289)	32	832	394	705
USD	(7)	(76)	(31)	(11)	28	–	(98)
CHF	4	2	(1)	(5)	(9)	(7)	(15)
GBP	13	(8)	(5)	(2)	–	–	(3)
Other currencies	(5)	(17)	(6)	–	–	–	(28)
Total	13	(370)	(331)	13	851	387	561

BAWAG Group holds no trading book therefore the table above corresponds to the exposure to interest rate risk on positions not included in the trading book.

SECURITIZATION

Art. 449 point (o) I, Art. 449 point (n) v CRR

Table 41: Exposures and capital requirements for securitization

31.12.2020 in € million	Institution acts as investor		
	Risk weight	Exposure value	Capital requirement
Loans to corporates - traditional Non-STS	<= 20%	996	17
Total		996	17

REMUNERATION POLICY AND PRACTICES

REMUNERATION BROKEN DOWN BY BUSINESS AREA

Art. 450 (1) point (g)

The following summary of quantitative information regarding remuneration in financial year 2020 shows a breakdown by business segments and refers to employees

whose activities have a material influence on the Bank's risk profile.

Table 42: Remuneration by business area

	Supervisory Board	Management Board	Investment banking	Retail banking	Asset management	Corporate functions	Independent controlling functions	Others
31.12.2020								
Number of Members	4	6						
Number of employees in full-time equivalents (FTE)		6	63.2	1,536.7		495.8	262.4	653.6
Number of employees whose activities have a material influence on the bank's risk profile in full-time equivalents (FTE)			1.3	21		17.8	14.8	4
Higher level management whose activities have a material influence on the bank's risk profile in full-time equivalents (FTE)			1.3	21		13	6.8	4
Net profit for the financial year 2020 (in EUR)					284,217,929			
Total remuneration in the financial year 2020 (in EUR)	1,030,000	21,301,229	882,385	6,302,140		5,679,004	3,053,468	1,423,428
Of which variable remuneration for the financial year 2020			150,000	444,413		440,000	210,500	350,000

REMUNERATION BROKEN DOWN BY SENIOR MANAGEMENT AND MEMBERS OF STAFF WHOSE ACTIONS HAVE A MATERIAL IMPACT ON THE RISK PROFILE

Art. 450 (1) point (h) (i–vi) CRR

The following summary of quantitative information regarding remuneration in financial year 2020 shows a breakdown by top management and employees whose

activities have a material influence on the Bank's risk profile.

Table 43: Remuneration

31.12.2020 in €	Fixed remuneration	Variable remuneration	Total remuneration	Number of beneficiaries
Higher level management	14,271,104.9	1,524,413.2	15,795,518.1	47
Employees whose activities have a material influence on the bank's risk profile	1,474,407.1	70,500.0	1,544,907.1	13
Total	15,745,512.0	1,594,913.2	17,340,425.2	60

Table 44: Variable remuneration

31.12.2020 in €	Cash	Deferred cash ¹⁾	Deferred phantom shares	Total
Higher level management	664,163.2	281,500.0	578,750.0	1,524,413.2
Employees whose activities have a material influence on the bank's risk profile	70,500.0	0.0	0.0	70,500.0
Total	734,663.2	281,500.0	578,750.0	1,594,913.2

¹⁾ Dependent on the Bank's profitability in the next 5 years

Table 45: Deferred remuneration

31.12.2020 in €	Earned portions	Portions not yet earned including prior years
Higher level management	2.337.100,9	4.308.886,0
Employees whose activities have a material influence on the bank's risk profile	18.800,0	32.600,0
Total	2.355.900,9	4.341.486,0

Table 46: Deferred remuneration awarded during financial year 2020

31.12.2020 in €	Granted	Paid out	Reduced due to performance
Higher level management	860.250,0	2.498.376,9	–
Employees whose activities have a material influence on the bank's risk profile	0,0	24.900,0	–
Total	860.250,0	2.523.276,9	–

In financial year 2020 no payments were made for hiring bonuses and severance payments. For data privacy reasons and pursuant to Article 241, (4) UGB, information

is not being disclosed if fewer than three people are concerned.

PAY BANDS

Art. 450 (1) point (i)

Table 47: Pay bands

31.12.2020 in €	Number of beneficiaries
1,000,000 to 1,500,000	1
1,500,000 to 2,000,000	2
2,000,000 to 2,500,000	–
2,500,000 to 3,000,000	1
3,000,000 to 3,500,000	1
3,500,000 to 4,000,000	1
4,000,000 to 4,500,000	1
4,500,000 to 5,000,000	–
5,000,000 to 6,000,000	1
6,000,000 to 7,000,000	–
7,000,000 to 8,000,000	–
8,000,000 to 9,000,000	–
9,000,000 to 10,000,000	–

REMUNERATION FOR MANAGING DIRECTORS

Art. 450 (2) CRR

Table 48: Remuneration for managing directors

31.12.2020 in €	Fixed remuneration	Variable remuneration	Total remuneration	Number of beneficiaries
Managing director	22,331,229.2	–	22,331,229.2	10

Table 49: Variable remuneration for managing directors

31.12.2020 in €	Cash	Deferred cash	Deferred phantom shares	Total
Managing director	–	–	–	–

Table 50: Deferred remuneration for managing directors

31.12.2020 in €	Earned portions	Portions not yet earned including prior years
Managing director	2,551,500.0	4,087,500.0

Table 51: Deferred remuneration awarded during financial year 2020 for managing directors

31.12.2020 in €	Granted	Paid out
Managing director	–	3,740,700.0

In financial year 2020 no payments were made for hiring bonuses and severance payments. For data privacy reasons and pursuant to Article 241, (4) UGB, information

is not being disclosed if fewer than three people are concerned.

LEVERAGE RATIO

Art. 451 (1)

Table 52: Summary reconciliation of accounting assets and leverage ratio exposures

31.12.2020 in € million	Applicable Amounts	
	incl. transitional rules acc. to CRR	Fully loaded acc. to CRR
Total assets as per published financial statements	53,128	53,128
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(85)	(85)
Adjustments for derivative financial instruments	(57)	(57)
Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	1,639	1,639
Other adjustments	(470)	(470)
Leverage ratio exposure	54,155	54,155

Table 53: Leverage ratio

31.12.2020 in € million	Applicable Amounts	
	incl. transitional rules acc. to CRR	Fully loaded acc. to CRR
On-balance sheet items (excluding derivatives and SFTs, but including collateral)	52,191	52,191
Asset amounts deducted in determining Tier 1 capital	(410)	(410)
Total on-balance sheet exposures (excluding derivatives and SFTs)	51,781	51,781
Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	257	257
Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	537	537
Deductions of receivables assets for cash variation margin provided in derivatives transactions	(59)	(59)
Total derivative exposures	735	735
Off-balance sheet exposures at gross notional amount	8,603	8,603
Adjustments for conversion to credit equivalent amounts	6,964	6,964
Total off-balance sheet exposures	1,639	1,639
Tier 1 capital	3,280	3,280
Total leverage ratio exposures	54,155	54,155
Leverage Ratio	6.06%	6.06%

Table 54: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

31.12.2020 in € million	Applicable Amounts	
	incl. transitional rules acc. to CRR	Fully loaded acc. to CRR
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	52,191	52,191
Trading book exposures	–	–
Banking book exposures, of which:	52,191	52,191
Covered bonds	702	702
Exposures treated as sovereigns	12,873	12,873
Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	2,017	2,017
Institutions	4,510	4,510
Secured by mortgages of immovable properties	11,202	11,202
Retail exposures	6,528	6,528
Corporate	9,668	9,668
Exposures in default	430	430
Other exposures (e.g. equity, securitizations, and other non-credit obligation assets)	4,261	4,261

QUANTITATIVE DISCLOSURE USING THE INTERNAL RATINGS BASED APPROACH

EXPOSURES TO CORPORATES

Art. 452 points (d)–(g) CRR – EU CR6

Table 55: Exposures to small and medium-sized enterprises and corporates (1/2)

31.12.2020 in € million	PD scale	Original on- balance sheet gross exposures	Off-balance sheet exposures pre- CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors
Small and medium-sized enterprises	0.00 to <0.15	340	17	49.3 %	201	0.1 %	77
	0.15 to <0.25	25	6	43.0 %	23	0.2 %	20
	0.25 to <0.50	37	6	26.5 %	31	0.4 %	36
	0.50 to <0.75	20	11	37.2 %	23	0.6 %	34
	0.75 to <2.50	60	14	30.7 %	61	1.3 %	104
	2.50 to <10.00	91	24	35.2 %	90	4.6 %	135
	10.00 to <100.00	25	6	55.0 %	26	20.7 %	144
	100.00 (Default)	14	1	9.0 %	14	100.0 %	25
	Subtotal		612	85	38.6%	469	5.3 %
Corporates	0.00 to <0.15	1,639	251	12.2 %	1,517	0.1 %	139
	0.15 to <0.25	547	73	28.7 %	564	0.2 %	43
	0.25 to <0.50	891	178	32.1 %	942	0.4 %	54
	0.50 to <0.75	526	7	39.5 %	528	0.6 %	27
	0.75 to <2.50	738	25	25.5 %	745	1.2 %	73
	2.50 to <10.00	96	7	23.7 %	95	4.0 %	25
	10.00 to <100.00	2	1	48.1 %	3	15.8 %	38
	100.00 (Default)	35	–	50.0 %	35	100.0 %	9
Subtotal		4,474	542	22.1%	4,429	1.3 %	408
Total (Corporates)		5,086	627	24.4%	4,898	1.7 %	983

Table 55: Exposures to small and medium-sized enterprises and corporates (2/2)

31.12.2020 in € million	PD scale	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Small and medium-sized enterprises	0.00 to <0.15	39.7 %	2.5	30	14.9%	–	–
	0.15 to <0.25	37.5 %	2.5	7	30.4%	–	–
	0.25 to <0.50	33.2 %	2.5	10	32.3%	–	–
	0.50 to <0.75	36.2 %	2.5	10	43.5%	–	–
	0.75 to <2.50	37.3 %	2.5	35	57.4%	1	1
	2.50 to <10.00	37.2 %	2.5	68	75.6%	1	1
	10.00 to <100.00	37.4 %	2.5	34	130.8%	2	2
	100.00 (Default)	37.4 %	2.5	–	0.0%	5	4
	Subtotal	38.0%	2.5	194	41.4%	9	8
Corporates	0.00 to <0.15	41.9 %	2.5	381	25.1%	–	1
	0.15 to <0.25	44.5 %	2.5	279	49.5%	–	1
	0.25 to <0.50	44.4 %	2.5	623	66.1%	2	4
	0.50 to <0.75	44.9 %	2.5	434	82.2%	2	3
	0.75 to <2.50	42.7 %	2.5	729	97.9%	4	8
	2.50 to <10.00	44.6 %	2.5	139	146.3%	2	1
	10.00 to <100.00	45.0 %	2.5	6	200.0%	–	–
	100.00 (Default)	44.9 %	2.5	–	0.0%	16	23
Subtotal	43.3%	2.5	2,591	58.5%	26	41	
Total (Corporates)		42.8%	2.5	2,785	56.9%	35	49

EXPOSURES TO RETAIL

Table 56: Exposures secured by real estate, qualifying revolving and other retail (1/2)

31.12.2020 in € million	PD scale	Original on- balance sheet gross exposures	Off-balance sheet exposures pre- CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors
Exposures secured by real estate	0.00 to <0.15	1,175	32	50.0 %	1,191	0.1 %	8,225
	0.15 to <0.25	520	18	49.9 %	529	0.2 %	3,262
	0.25 to <0.50	1,126	42	50.0 %	1,147	0.4 %	7,111
	0.50 to <0.75	1,137	48	49.8 %	1,161	0.6 %	7,367
	0.75 to <2.50	1,439	60	49.4 %	1,468	1.4 %	8,837
	2.50 to <10.00	471	23	44.9 %	482	4.5 %	3,033
	10.00 to <100.00	175	9	46.3 %	180	26.2 %	1,085
	100.00 (Default)	75	–	0.0 %	75	100.0 %	477
Subtotal		6,118	232	49.1%	6,233	2.9 %	39,397
Qualified revolving retail exposures	0.00 to <0.15	52	1,290	35.0 %	505	0.1 %	324,912
	0.15 to <0.25	14	258	33.2 %	99	0.2 %	67,860
	0.25 to <0.50	13	456	35.7 %	176	0.4 %	124,134
	0.50 to <0.75	37	456	26.1 %	156	0.6 %	110,102
	0.75 to <2.50	96	320	35.5 %	211	1.2 %	111,225
	2.50 to <10.00	72	88	36.4 %	110	3.8 %	54,537
	10.00 to <100.00	15	10	55.0 %	24	28.2 %	45,793
	100.00 (Default)	32	3	0.0 %	32	100.0 %	17,672
Subtotal		331	2,881	33.7%	1,313	3.7 %	856,235
Other retail exposures	0.00 to <0.15	252	17	44.7 %	259	0.1 %	17,938
	0.15 to <0.25	147	16	45.7 %	154	0.2 %	10,531
	0.25 to <0.50	168	33	45.0 %	183	0.4 %	12,594
	0.50 to <0.75	322	38	45.3 %	337	0.6 %	23,254
	0.75 to <2.50	632	51	37.9 %	645	1.3 %	64,684
	2.50 to <10.00	482	51	15.5 %	471	4.2 %	43,167
	10.00 to <100.00	122	15	19.4 %	116	26.4 %	8,011
	100.00 (Default)	141	2	0.0 %	140	100.0 %	10,442
Subtotal		2,266	223	34.5%	2,305	8.8 %	190,621
Total (Retail)		8,715	3,336	34.8%	9,851	4.4 %	1,086,253

Table 56: Exposures secured by real estate, qualifying revolving and other retail (2/2)

31.12.2020 in € million	PD scale	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposures secured by real estate	0.00 to <0.15	9.6 %	2.5	29	2.4%	–	–
	0.15 to <0.25	10.3 %	2.5	25	4.7%	–	–
	0.25 to <0.50	10.2 %	2.5	83	7.2%	–	–
	0.50 to <0.75	10.1 %	2.5	115	9.9%	1	1
	0.75 to <2.50	9.9 %	2.5	229	15.6%	2	2
	2.50 to <10.00	9.6 %	2.5	141	29.3%	2	1
	10.00 to <100.00	9.8 %	2.5	98	54.4%	5	9
	100.00 (Default)	13.6 %	2.5	–	0.0%	10	14
	Subtotal	10.0%	2.5	720	11.6%	20	27
Qualified revolving retail exposures	0.00 to <0.15	57.7 %	2.5	18	3.6%	–	1
	0.15 to <0.25	66.2 %	2.5	8	8.1%	–	–
	0.25 to <0.50	70.6 %	2.5	25	14.2%	1	1
	0.50 to <0.75	69.4 %	2.5	31	19.9%	1	1
	0.75 to <2.50	67.2 %	2.5	68	32.2%	2	2
	2.50 to <10.00	68.0 %	2.5	77	70.0%	3	3
	10.00 to <100.00	62.1 %	2.5	44	183.3%	4	2
	100.00 (Default)	78.4 %	2.5	–	0.0%	25	20
Subtotal	64.4%	2.5	271	20.6%	36	30	
Other retail exposures	0.00 to <0.15	40.5 %	2.5	28	10.8%	–	–
	0.15 to <0.25	39.8 %	2.5	29	18.8%	–	–
	0.25 to <0.50	39.7 %	2.5	49	26.8%	–	–
	0.50 to <0.75	39.5 %	2.5	116	34.4%	1	1
	0.75 to <2.50	40.4 %	2.5	307	47.6%	4	4
	2.50 to <10.00	40.4 %	2.5	282	59.9%	8	10
	10.00 to <100.00	38.3 %	2.5	105	90.5%	12	9
	100.00 (Default)	44.2 %	2.5	–	0.0%	62	81
Subtotal	40.4%	2.5	916	39.7%	87	105	
Total (Retail)	24.3%	2.5	1,907	19.4%	143	162	

CCR EXPOSURES

Art. 452 (e) CRR – EU CCR4

Table 57: IRB approach – CCR exposures by portfolio and PD scale

31.12.2020 in € million	PD scale	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density
	0.00 to <0.15	–	–	–	–	–	–	–
	0.15 to <0.25	–	–	–	–	–	–	–
	0.25 to <0.50	1	0,2 %	3	45,0%	2,5	–	–
Corporates	0.50 to <0.75	–	–	–	–	–	–	–
	0.75 to <2.50	–	–	–	–	–	–	–
	2.50 to <10.00	–	–	–	–	–	–	–
	10.00 to <100.00	–	–	–	–	–	–	–
	100.00 (Default)	–	–	–	–	–	–	–
	Total	1	0,2%	3	45,0%	2,5	–	–
Total (Corporates)		1	0,2%	3	45,0%	2,5	–	–

IRB BACKTESTING

Art. 452 (i) CRR – EU CR9

Table 58: IRB approach – IRB approach – Backtesting of PD per exposure class (1/2)

31.12.2020 in € million	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by obligors	Number of obligors		Defaulted obligors in the year	Of which new obligors	Average historical annual default rate
					End of previous year	End of the year			
Small and medium-sized enterprises	0.00 to <0.15	Aaa-A3	0.1 %	0.1 %	140	77	–	–	0.6 %
	0.15 to <0.25	Baa1	0.2 %	0.2 %	30	20	–	–	2.4 %
	0.25 to <0.50	Baa2	0.4 %	0.4 %	32	36	2	–	0.0 %
	0.50 to <0.75	Baa3	0.6 %	0.6 %	28	34	–	–	9.7 %
	0.75 to <2.50	Ba1- Ba3	1.3 %	1.3 %	115	104	–	–	0.8 %
	2.50 to <10.00	B1-B3	4.6 %	4.7 %	102	135	3	–	2.1 %
	10.00 to <100.00	Caa1-Caa3	20.7 %	22.1 %	180	144	4	–	4.6 %
	100.00 (Default)	Ca, C	100.0 %	100.0 %	30	25	8	–	2.5 %
	Subtotal		5.3 %	11.3 %	657	575	17	–	1.6 %
Corporates	0.00 to <0.15	Aaa-A3	0.1 %	0.1 %	148	139	–	–	0.6 %
	0.15 to <0.25	Baa1	0.2 %	0.2 %	53	43	–	–	2.6 %
	0.25 to <0.50	Baa2	0.4 %	0.4 %	50	54	–	–	2.0 %
	0.50 to <0.75	Baa3	0.6 %	0.6 %	26	27	–	–	2.0 %
	0.75 to <2.50	Ba1- Ba3	1.2 %	1.3 %	80	73	1	–	1.2 %
	2.50 to <10.00	B1-B3	4.0 %	3.7 %	14	25	1	–	3.2 %
	10.00 to <100.00	Caa1-Caa3	15.8 %	25.9 %	43	38	–	–	0.5 %
	100.00 (Default)	Ca, C	100.0 %	100.0 %	32	9	–	–	2.0 %
	Subtotal		1.3 %	5.2 %	446	408	2	–	0.8 %
Total (Corporates)			1.7 %	8.7 %	1,103	983	19	–	1.3 %

Table 58: IRB approach – IRB approach – Backtesting of PD per exposure class (2/2)

31.12.2020 in € million	PD scale	External rating equivalent	Weighted average PD	Arithmetic average PD by obligors	Number of obligors		Defaulted obligors in the year	Of which new obligors	Average historical annual default rate
					End of previous year	End of the year			
Exposures secured by real estate	0.00 to <0.15	Aaa-A3	0.1 %	0.1 %	9,813	8,225	–	–	0.1 %
	0.15 to <0.25	Baa1	0.2 %	0.2 %	3,805	3,262	–	–	0.1 %
	0.25 to <0.50	Baa2	0.4 %	0.4 %	8,045	7,111	1	–	0.1 %
	0.50 to <0.75	Baa3	0.6 %	0.6 %	4,103	7,367	4	–	0.3 %
	0.75 to <2.50	Ba1- Ba3	1.4 %	1.4 %	11,032	8,837	1	–	0.4 %
	2.50 to <10.00	B1-B3	4.5 %	4.4 %	2,013	3,033	3	–	1.1 %
	10.00 to <100.00	Caa1-Caa3	26.2 %	27.2 %	1,076	1,085	96	–	5.1 %
	100.00 (Default)	Ca, C	100.0 %	100.0 %	672	477	173	–	3.3 %
	Subtotal		2.9 %	2.8 %	40,559	39,397	278	–	0.5 %
Qualified revolving retail exposures	0.00 to <0.15	Aaa-A3	0.1 %	0.1 %	373,663	324,912	–	–	0.0 %
	0.15 to <0.25	Baa1	0.2 %	0.2 %	84,396	67,860	–	–	0.1 %
	0.25 to <0.50	Baa2	0.4 %	0.4 %	143,171	124,134	1	–	0.1 %
	0.50 to <0.75	Baa3	0.6 %	0.6 %	68,030	110,102	12	–	0.3 %
	0.75 to <2.50	Ba1- Ba3	1.2 %	1.3 %	160,040	111,225	18	–	1.4 %
	2.50 to <10.00	B1-B3	3.8 %	3.8 %	33,377	54,537	15	–	8.2 %
	10.00 to <100.00	Caa1-Caa3	28.2 %	31.6 %	55,719	45,793	1,044	19	9.9 %
	100.00 (Default)	Ca, C	100.0 %	100.0 %	15,198	17,672	8,991	189	15.3 %
	Subtotal		3.7 %	4.4 %	933,594	856,235	10,081	208	0.6 %
Other retail exposures	0.00 to <0.15	Aaa-A3	0.1 %	0.1 %	21,047	17,938	–	–	0.1 %
	0.15 to <0.25	Baa1	0.2 %	0.2 %	12,309	10,531	–	–	0.1 %
	0.25 to <0.50	Baa2	0.4 %	0.4 %	14,054	12,594	–	–	0.3 %
	0.50 to <0.75	Baa3	0.6 %	0.6 %	14,993	23,254	10	–	0.4 %
	0.75 to <2.50	Ba1- Ba3	1.3 %	1.4 %	74,651	64,684	12	–	1.2 %
	2.50 to <10.00	B1-B3	4.2 %	3.7 %	28,192	43,167	7	–	3.4 %
	10.00 to <100.00	Caa1-Caa3	26.4 %	27.9 %	9,496	8,011	817	14	6.7 %
	100.00 (Default)	Ca, C	100.0 %	100.0 %	7,227	10,442	5,270	273	2.1 %
	Subtotal		8.8 %	8.1 %	181,969	190,621	6,116	287	1.2 %
Total (Retail)			4.4 %	4.9 %	1,156,122	1,086,253	16,475	495	0.7 %

RISK CATEGORIES ACCORDING TO GEOGRAPHICAL LOCATION OF THE EXPOSURE VALUE

Art. 452 point (j) CRR

Table 59: Risk categories according to geographical location of the exposure value

31.12.2020 in € million	Austria	
	Position-weighted average LGD	Position-weighted average PD
Exposures to corporates	42,8%	1,7%
Exposures to SMEs	38,0%	5,3%
Exposures to other corporates	43,3%	1,3%
Retail exposures	24,3%	4,4%
Mortgage-secured retail exposure SME	7,6%	10,8%
Mortgage-secured retail exposure non-SME	10,1%	2,5%
Qualified revolving retail exposures	64,4%	3,7%
Retail exposures - other SMEs	42,4%	18,9%
Retail exposures - other non-SMEs	40,2%	8,2%

CRM TECHNIQUES

Art. 453 (f), (g) CRR – EU CR3

Table 60: CRM techniques – overview

	Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
31.12.2020 in € million					
1 Total loans	35,773	15,404	13,791	2,631	–
2 Total debt securities	5,719	202	202	202	–
3 Total exposures	41,492	15,606	13,993	2,833	–
4 Of which defaulted	251	203	189	7	–

Art. 453 (f), (g) CRR – EU CR4**Table 61: Standardized approach – credit risk exposure and CRM effects**

	Exposure before CCF and CRM		Exposure post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
31.12.2020 in € million						
Exposures to central governments or central banks	10,218	530	11,925	47	85	0.7%
Exposures to regional governments or local authorities	2,655	351	3,467	122	2	0.1%
Exposures to public-sector entities, administrative bodies and non-commercial undertakings	2,017	518	1,510	14	299	19.6%
Multilateral development banks	–	–	–	–	–	–
International organisations	–	–	–	–	–	–
Exposures to institutions	4,510	92	4,384	9	1,954	44.5%
Exposures to corporates	1,582	504	1,580	164	1,756	100.7%
Retail exposures	4,137	2,206	2,487	130	1,961	74.9%
Exposures secured by mortgages on immovable property	4,150	93	4,150	45	1,529	36.4%
Exposures in default	211	9	209	3	255	120.3%
Higher-risk categories	21	11	21	6	40	148.1%
Covered bonds	702	–	702	–	70	10.0%
Institutions and corporates with a short-term credit assessment	–	–	–	–	–	–
Exposures in the form of units or shares in collective investment undertakings ("CIUs") - Look Through	818	1	818	–	735	89.9%
Equity exposures	343	–	343	–	402	117.2%
Other items	646	–	646	–	260	40.2%
Total	32,010	4,315	32,242	540	9,348	28.5%

ADEQUACY OF LIQUIDITY RISK MANAGEMENT

Art. 411 CRR

Table 62: LCR quantitative disclosure

Scope of consolidation (consolidated) in € million	Total weighted value				Total unweighted value			
	03/20	06/20	09/20	12/20	03/20	06/20	09/20	12/20
Quarter ending on								
Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS								
1 Total high-quality liquid assets (HQLA)					6,213	6,464	7,295	8,006
CASH-OUTFLOWS								
2 Retail deposits and deposits from small business customers, of which:	21,896	22,297	22,889	23,430	1,430	1,435	1,439	1,442
3 Stable deposits	16,009	16,081	16,130	16,124	800	804	806	806
4 Less stable deposits	5,887	5,919	5,968	6,059	630	631	633	636
5 Unsecured wholesale funding	5,049	5,178	5,285	5,577	2,334	2,465	2,549	2,646
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,295	1,328	1,361	1,459	320	328	335	359
7 Non-operational deposits (all counterparties)	3,665	3,758	3,844	4,040	1,928	2,049	2,137	2,212
8 Unsecured debt	89	92	81	78	86	89	77	75
9 Secured wholesale funding					72	101	145	148
10 Additional requirements	8,487	8,438	8,327	8,181	890	907	921	924
11 Outflows related to derivative exposures and other collateral requirements	294	290	270	245	294	290	270	245
12 Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13 Credit and liquidity facilities	8,193	8,149	8,057	7,936	596	618	651	679
14 Other contractual funding obligations	204	138	111	74	173	109	84	49
15 Other contingent funding obligations	817	911	777	719	204	219	170	154
16 TOTAL CASH OUTFLOWS					5,104	5,238	5,308	5,364
CASH-INFLOWS								
17 Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18 Inflows from fully performing exposures	1,369	1,383	1,288	1,340	881	901	827	872
19 Other cash inflows	184	181	192	199	47	46	44	48
EU(19)a (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU(19)b (Excess inflows from a related specialised credit institution)					-	-	-	-
20 TOTAL CASH INFLOWS	1,553	1,564	1,489	1,548	928	946	871	919
EU(20)a Fully exempt inflows	-	-	-	-	-	-	-	-
EU(20)b Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU(20)c Inflows Subject to 75% Cap	1,553	1,564	1,489	1,548	928	946	871	919
21 LIQUIDITY BUFFER					6,213	6,464	7,295	8,006
22 TOTAL NET CASH OUTFLOWS					4,176	4,291	4,437	4,444
23 LIQUIDITY COVERAGE RATIO (%)					149%	151%	164%	180%

QUANTITATIVE DISCLOSURES ACCORDING TO FMA CIRCULAR

QUANTITATIVE DISCLOSURES USING MACRO HEDGING

FMA Circular in December 2012, Chapter 2.8 (Rn 44)

Table 63: Scenario analysis for assessing the ramifications of changes in the risk parameters

31.12.2020	(200)bp	(145)bp	(110)bp	(50)bp	(25)bp	25bp	50bp	110bp	145bp	200bp	Flatte ning	Steepe ning
EUR incl. other currencies	98%	97%	97%	97%	96%	96%	95%	95%	94%	94%	92%	95%
USD	91%	91%	90%	90%	90%	90%	89%	89%	88%	88%	87%	91%

The dollar offset method is used to measure the prospective effectiveness. Various scenario analyses (parallel shifts, steepening or flattening of the relevant interest rate curves) are employed to prove that the simulated value changes from the underlying transactions and hedging instruments offset each other. A differentiation by currency is also undertaken in the process.

The hedging relationships for all defined currency portfolios are effective as of 31 December 2020 because since at least one of the two conditions has been observed:

- ▶ The cumulative effectiveness applying the dollar offset method is between 80% and 125%.
- ▶ Neither the absolute change in value of the hedge nor the absolute change in the value of the underlying transaction is greater than 0.1% of the cumulative nominal value of the hedged item.

QUANTITATIVE DISCLOSURES OF FOREIGN CURRENCY LOANS AND LOANS WITH REPAYMENT VEHICLES

FMA minimum standard in June 2017

BAWAG Group in accordance with FMA Minimum Standards for Risk management and Granting of Foreign currency Loans and Loans with repayment vehicles (FMA-FXTT-MS) dated June 2017 is disclosing the information on loans with repayment vehicles due to the funding gap

for loans with repayment vehicles being over prescribed threshold of 20% as follows: Share of loans with repayment vehicles is 3.8% of total Portfolio. The share of non-performing loans is 3.21% of the repayment vehicles portfolio.

Table 64: Asset quality of loans with repayment vehicles

31.12.2020 in € million	Loans with repayment vehicles
Total	1,015
of which: NPL	39
LLP	13
of which: NPL LLP	13

Table 65: Loans with repayment vehicles by maturity

31.12.2020 in € million	Loans with repayment vehicles	of which: Bullet loans
Residual maturity		
< 1 year	28	28
1 - 5 years	158	158
5 - 10 years	379	379
10 - 15 years	404	404
> 15 years	47	47
Total	1,015	1,015

Table 66: Funding gap of loans with repayment vehicles based on currencies

Funding gap based on portfolio booked in Austria	31.12.2020
Currency	GAP (%)
EUR	22,7%
CHF	30,8%
JPY	21,6%
Total	29,8%

COVID-19 RELATED DISCLOSURE

Table 67: Information on loans and advances subject to legislative and non-legislative moratoria (1/2)

	a	b	c	d	e	f	g
	Gross carrying amount						
		Performing			Non performing		
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days
31.12.2020 in € million							
1 Loans and advances subject to moratorium	210	201	2	69	9	–	1
2 of which: Households	196	188	2	64	9	–	1
3 of which: Collateralised by residential immovable property	122	116	1	31	5	–	1
4 of which: Non-financial corporations	14	13	–	5	–	–	–
5 of which: Small and Medium-sized Enterprises	4	3	–	2	–	–	–
6 of which: Collateralised by commercial immovable property	8	8	–	3	–	–	–

Table 68: Information on loans and advances subject to legislative and non-legislative moratoria (2/2)

	h	i	j	k	l	m	n	o
	Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non performing			
		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non- performing exposures	
31.12.2020 in € million								
1 Loans and advances subject to moratorium	(2)	(1)	–	(1)	(1)	–	–	5
2 of which: Households	(2)	(1)	–	(1)	(1)	–	–	4
3 of which: Collateralised by residential immovable property	(1)	–	–	–	–	–	–	2
4 of which: Non-financial corporations	–	–	–	–	–	–	–	–
5 of which: Small and Medium-sized Enterprises	–	–	–	–	–	–	–	–
6 of which: Collateralised by commercial immovable property	–	–	–	–	–	–	–	–

Table 68: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	a	b	c	d	e	f	g	h	i
	Number of obligors	Gross carrying amount							
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
				<= 3M	> 3M <= 6M	> 6M <= 9M	> 9M <= 12M	> 1 year	
31.12.2020 in € million									
1 Loans and advances of which moratorium was offered	17.312	1.205							
2 Loans and advances subject to moratorium (granted)	17.278	1.203	777	992	210	–	–	–	–
3 of which: Households		1.084	730	887	196	–	–	–	–
4 of which: Collateralised by residential immovable property		761	448	640	122	–	–	–	–
5 of which: Non-financial corporations		117	46	103	14	–	–	–	–
6 of which: Small and Medium-sized Enterprises		59	13	55	4	–	–	–	–
7 of which: Collateralised by commercial immovable property		38	29	30	8	–	–	–	–

Table 69: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

	a	b	c	d
	Gross carrying amount	of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Public guarantees received	Inflows to non-performing exposures
31.12.2020 in € million				
1 Newly originated loans and advances subject to public guarantee schemes	68	–	1	–
2 of which: Households	17			–
3 of which: Collateralised by residential immovable property	–			–
4 of which: Non-financial corporations	51	–	–	–
5 of which: Small and Medium-sized Enterprises	29			–
6 of which: Collateralised by commercial immovable property	–			–

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