



# 2023 EU-wide Stress Test

Bank name	BAWAG Group AG
LEI Code	529900S9YO2JHTIIDG38
Country Code	AT



# 2023 EU-wide Stress Test: Summary

BAWAG Group AG

Row Num		1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31.12.2022	31.12.2023	31.12.2024	31.12.2025	31.12.2023	31.12.2024	31.12.2025
1	Net interest income	992	1,120	1,253	1,244	985	981	978
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	55	0	0	0	-9	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-385	-223	-137	-129	-499	-283	-235
4	Profit or (-) loss for the year	323	490	638	632	25	272	319
5	Coverage ratio: non-performing exposure (%)	45.03%	51.95%	44.97%	41.41%	55.12%	51.35%	50.29%
6	Common Equity Tier 1 capital	2,793	2,976	3,232	3,479	2,682	2,777	2,894
7	Total Risk exposure amount (all transitional adjustments included)	20,664	21,248	21,595	21,801	21,878	22,555	22,948
8	Common Equity Tier 1 ratio, %	13.51%	14.01%	14.97%	15.96%	12.26%	12.31%	12.61%
9	Fully loaded Common Equity Tier 1 ratio, %	13.51%	14.01%	14.97%	15.96%	12.26%	12.31%	12.61%
10	Tier 1 capital	3,197	3,381	3,637	3,883	3,086	3,182	3,299
11	Total leverage ratio exposures	57,563	57,563	57,563	57,563	57,563	57,563	57,563
12	Leverage ratio, %	5.55%	5.87%	6.32%	6.75%	5.36%	5.53%	5.73%
13	Fully loaded leverage ratio, %	5.55%	5.87%	6.32%	6.75%	5.36%	5.53%	5.73%
15	Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	13.55%						

14	IFRS 9 transitional arrangements?	No
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## 2023 EU-wide Stress Test: Credit risk IRB

		BAWAG Group AG																						
		12 months ending 31/12/2022*																						
		Actual																						
		31/12/2022*																						
		Exposure values				Risk exposure amounts																		
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure		
Row/Item	Unit	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
1			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
2			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
3			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
4			0	0	9,475	77	0	0	5,858	0	0	8,633	591	77	11	60	46						59.88%	
5			0	0	5,014	53	0	0	3,131	0	0	4,607	362	53	2	27	25						46.57%	
6			0	0	348	4	0	0	171	0	0	293	70	4	2	2	2						37.50%	
7			10,500	208	0	0	2,070	0	0	0	0	9,689	481	208	8	50	112						54.10%	
8			6,802	49	0	0	971	0	0	0	0	6,477	273	49	1	11	9						19.25%	
9			0	232	63	0	0	0	0	0	0	181	47	0	1	2	30						30.30%	
10			6,570	43	0	0	909	0	0	0	0	6,295	226	43	1	10	7						17.53%	
11			1,768	34	0	0	302	0	0	0	0	1,484	33	2	5	24	70						46.6%	
12			1,929	125	0	0	797	0	0	0	0	1,728	175	125	4	35	79						63.45%	
13			123	11	0	0	81	0	0	0	0	86	16	11	1	2	7						66.77%	
14			1,807	114	0	0	715	0	0	0	0	1,643	159	114	4	33	72						63.14%	
15			0	0				0	0			0	0	0	0	0	0						0.00%	
16																								
17			0	0			0							0	0	0	0						-	
18			10,500	208	9,475	77	2,070	0	5,858	0	18,322	1,072	285	19	110	159	55.67%							

			Actual 31/12/2022*															
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
			A-IRB		F-IRB		A-IRB		F-IRB									
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
Row/Item		(min EUR, %)																
19	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22		Corporates	0	0	1,344	21	0	0	695	0	21	1,300	204	21	2	23	18	87.47%
23		Corporates - Of Which: Specialised Lending	0	0	58	0	0	0	34	0	0	50	8	0	0	0	0	0
24		Corporates - Of Which: SME	0	0	326	4	0	0	167	0	271	69	4	0	0	2	2	37.50%
25		Retail	10,442	202	0	0	2,053	0	0	0	0	9,638	476	202	7	50	109	53.78%
26		Retail - Secured on real estate property	6,768	49	0	0	964	0	0	0	6,445	271	49	1	11	9	19.23%	
27		Retail - Secured on real estate property - Of Which: SME	231	47	0	0	62	0	0	0	2	160	47	7	0	2	2	30.39%
28		Retail - Secured on real estate property - Of Which: non-SME	6,537	0	0	0	902	0	0	42	6,265	224	42	9	9	7	17.50%	
29		Retail - Qualifying Revolving	1,761	33	0	0	299	0	0	32	1,480	32	33	2	5	23	70.40%	
30		Retail - Other Retail	1,912	120	0	0	789	0	0	0	1,714	173	120	4	34	76	63.36%	
31		Retail - Other Retail - Of Which: SME	122	10	0	0	81	0	0	0	86	16	10	1	2	6	64.31%	
32		Retail - Other Retail - Of Which: non-SME	1,789	110	0	0	708	0	0	0	1,628	157	110	4	32	70	63.28%	
33		Equity	0	0				0	0			0			0	0	0	0.00%
34		Securitisation																
35		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL		10,442	202	1,344	21	2,053	0	695	0	10,938	679	223	9	73	127	56.90%	

			Actual 31/12/2022*																		
			Exposure values								Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB												
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted											
Row/Item		(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
37	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
38		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
39		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
40		Corporates	0	0	1,017	4	0	0	561	0	4	1,086	4	2	0	0	4	100.00%			
41		Corporates - Of Which: Specialised Lending	0	0	316	0	0	0	197	0	311	4	0	0	0	0	0	0	0	-	
42		Corporates - Of Which: SME	0	0	18	0	0	0	3	0	20	0	0	0	0	0	0	0	0	-	
43		Retail	17	1	0	0	5	0	0	0	15	2	1	0	0	0	1	72.17%			
44		Retail - Secured on real estate property	11	0	0	0	3	0	0	0	10	1	0	0	0	0	0	0	0.00%		
45		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	-		
46		Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	2	0	0	0	10	0	0	0	0	0	0	0	0.00%		
47		Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	68.72%		
48		Retail - Other Retail	5	1	0	0	2	0	0	0	4	1	1	0	0	0	1	88.43%			
49		Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	0	0	1	0	0	0	0	1	93.59%			
50		Retail - Other Retail - Of Which: non-SME	5	0	0	0	2	0	0	0	4	1	0	0	0	0	0	0	61.32%		
51		Equity	0	0			0	0			0	1	0	0	0	0	0	0	-		
52		Securitisation																	-		
53		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0	0	-		
54		IRB TOTAL	17	1	1,017	4	5	0	561	0	1,101	6	5	2	0	4	93.94%				

			Actual 31/12/2022*															
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
			A-IRB		F-IRB		A-IRB		F-IRB									
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
Row/Num		(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
55	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
56		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
57		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
58		Corporates	0	0	3,591	0	0	0	2,266	0	3,207	174	0	4	12	0	0	-
59		Corporates - Of Which: Specialised Lending	0	0	2,261	0	0	0	1,399	0	2,095	171	0	1	12	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62.56%
62		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62.56%
66		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
69		Equity	0	0			0	0			0	0	0	0	0	0	0	-
70		Securitisation																-
71		Other non-credit obligation assets	0	0			0	0					0	0	0	0	0	-
72		IRB TOTAL	0	0	3,591	0	0	0	2,266	0	3,207	174	0	4	12	0	0	62.56%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.





## 2023 EU-wide Stress Test: Credit risk IRB

		BAWAG Group AG																							
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36			
		Baseline Scenario																							
		31.12.2023							31.12.2024							31.12.2025									
RowN	um	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		(min EUR, %)																							
1	BAWAG Group AG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0			
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0			
4		Corporates	7,855	1,257	189	21	12	75	39.48%	7,455	1,525	321	17	17	104	32.43%	7,030	1,826	445	16	19	132	29.71%		
5		Corporates - Of Which: Specialised Lending	4,124	775	123	11	3	42	33.92%	3,912	907	203	8	4	56	27.78%	3,664	1,081	276	7	5	69	25.01%		
6		Corporates - Of Which: SME	276	75	16	0	1	2	15.87%	279	61	27	0	1	3	12.44%	276	56	36	0	1	4	11.62%		
7		Retail	9,434	613	330	30	13	206	62.43%	9,236	677	464	32	14	246	52.97%	9,047	729	601	30	16	287	47.80%		
8		Retail - Secured on real estate property	6,257	442	100	1	2	32	31.65%	6,163	485	151	1	2	34	22.25%	6,086	512	201	1	1	35	17.51%		
9		Retail - Secured on real estate property - Of Which: SME	169	46	20	0	0	5	23.29%	164	40	31	0	0	5	16.21%	157	37	41	0	0	5	13.20%		
10		Retail - Secured on real estate property - Of Which: non-SME	6,088	396	80	1	1	27	33.78%	5,999	446	119	1	2	28	23.84%	5,928	475	161	1	1	30	18.60%		
11		Retail - Qualifying Revolving	1,446	54	49	5	4	40	80.59%	1,408	76	67	5	5	49	73.59%	1,365	99	85	5	10	59	69.32%		
12		Retail - Other Retail	1,731	117	181	23	7	135	74.52%	1,666	116	246	26	7	163	66.19%	1,596	118	315	25	6	193	61.36%		
13		Retail - Other Retail - Of Which: SME	77	20	16	1	0	10	66.71%	74	18	20	0	10	11	56.61%	70	19	24	0	1	12	50.76%		
14		Retail - Other Retail - Of Which: non-SME	1,653	98	165	23	7	124	75.26%	1,592	98	226	25	7	152	67.04%	1,526	99	291	24	5	181	62.24%		
15		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%	0	0	0	0	0	100.00%		
16		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
17		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
18		IRB TOTAL	17,289	1,871	519	51	24	281	54.09%	16,692	2,202	785	48	31	350	44.56%	16,077	2,555	1,046	46	35	420	40.11%		

		Baseline Scenario																							
		31.12.2023								31.12.2024								31.12.2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
Row/N	um	(min EUR, %)																							
19	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
21		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
22		Corporates	1,199	284	40	2	4	21	52.62%	1,150	310	64	2	4	26	40.21%	1,111	328	85	2	5	30	35.72%		
23		Corporates - Of Which: Specialised Lending	49	8	1	0	0	0	7.13%	49	7	2	0	0	0	7.02%	48	8	3	0	0	0	6.94%		
24		Corporates - Of Which: SME	255	73	16	0	1	2	15.89%	259	57	27	0	1	3	12.43%	257	51	35	0	1	4	11.58%		
25		Retail	9,386	606	323	30	12	201	62.06%	9,190	670	456	31	14	240	52.62%	9,002	722	593	30	16	281	47.49%		
26		Retail - Secured on real estate property	6,228	438	99	1	2	32	31.68%	6,134	481	150	1	2	33	22.28%	6,057	508	200	1	1	35	17.54%		
27		Retail - Secured on real estate property - Of Which: SME	168	46	20	0	0	5	23.34%	163	39	31	0	0	5	16.26%	156	37	41	0	0	5	13.24%		
28		Retail - Secured on real estate property - Of Which: non-SME	6,060	392	79	1	1	27	33.81%	5,971	442	118	1	2	28	23.87%	5,901	471	160	1	1	30	18.62%		
29		Retail - Qualifying Revolving	1,442	54	48	5	4	39	80.45%	1,404	75	66	5	5	48	73.44%	1,362	99	84	5	10	58	69.17%		
30		Retail - Other Retail	1,716	114	176	23	7	130	74.20%	1,652	114	241	25	7	158	65.83%	1,583	116	308	24	6	188	61.03%		
31		Retail - Other Retail - Of Which: SME	77	20	15	1	0	10	64.86%	74	18	19	0	0	10	54.66%	70	19	23	0	1	11	48.90%		
32		Retail - Other Retail - Of Which: non-SME	1,639	95	161	23	7	121	75.05%	1,578	95	222	25	6	148	66.80%	1,513	97	285	24	5	177	62.01%		
33		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%		
34		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
35		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
36	IRB TOTAL	10,586	890	364	32	17	222	61.01%	10,339	981	520	33	18	266	51.09%	10,113	1,050	677	32	22	312	46.02%			

		Baseline Scenario																				
		31.12.2023							31.12.2024							31.12.2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowN	um	(min EUR, %)																				
37		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40		Corporates	1,017	68	9	2	2	5	57.54%	976	101	17	2	3	7	44.42%	925	145	25	2	3	10
41		Corporates - Of Which: Specialised Lending	289	25	1	0	0	0	9.24%	282	30	3	0	0	0	9.25%	269	42	5	0	0	0
42		Corporates - Of Which: SME	19	1	0	0	0	0	38.68%	17	3	0	0	0	0	38.68%	15	4	0	0	0	0
43		Retail	14	3	1	0	0	1	72.62%	13	3	2	0	0	1	63.41%	13	3	2	0	0	1
44		Retail - Secured on real estate property	10	2	0	0	0	0	33.50%	9	2	0	0	0	0	24.62%	9	2	1	0	0	0
45		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	5.49%	0	0	0	0	0	0	5.88%	0	0	0	0	0	0
46		Retail - Secured on real estate property - Of Which: non-SME	9	2	0	0	0	0	34.83%	9	2	0	0	0	0	26.10%	9	2	1	0	0	0
47		Retail - Qualifying Revolving	1	0	0	0	0	0	93.29%	1	0	0	0	0	0	90.46%	1	0	0	0	0	0
48		Retail - Other Retail	3	1	1	0	0	1	85.08%	3	1	1	0	0	1	79.16%	3	1	1	0	0	1
49		Retail - Other Retail - Of Which: SME	0	0	1	0	0	1	94.56%	0	0	1	0	0	1	93.69%	0	0	1	0	0	1
50		Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	55.92%	3	1	0	0	0	0	48.13%	3	1	0	0	0	0
51		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54		IRB TOTAL	1,031	70	10	2	2	6	59.46%	989	104	18	2	3	8	46.04%	938	147	27	2	3	11





2023 EU-wide Stress Test: Credit risk IRB

		BAWAG Group AG																							
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57			
		Adverse Scenario																							
		31.12.2023							31.12.2024							31.12.2025									
Row	um	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		(min EUR, %)																							
1	BAWAG Group AG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0			
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0			
3		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0			
4		Corporates	7,291	1,786	225	34	25	89	39.37%	7,156	1,720	426	23	21	146	34.22%	6,870	1,866	565	21	19	186	32.97%		
5		Corporates - Of Which: Specialised Lending	3,803	1,072	147	16	6	48	32.69%	3,737	1,018	267	10	5	75	28.02%	3,577	1,099	346	9	5	92	26.65%		
6		Corporates - Of Which: SME	247	103	18	1	2	3	18.27%	260	73	33	1	2	6	16.65%	267	56	44	1	1	7	16.69%		
7		Retail	9,297	706	374	74	39	241	64.53%	9,077	731	569	73	41	349	61.27%	8,903	709	765	63	28	459	60.04%		
8		Retail - Secured on real estate property	6,181	509	109	11	17	41	37.39%	6,110	515	174	12	21	62	35.58%	6,049	512	238	10	14	86	36.00%		
9		Retail - Secured on real estate property - Of Which: SME	157	58	21	1	1	5	24.18%	155	46	34	1	6	17.13%	151	38	47	0	0	7	14.58%			
10		Retail - Secured on real estate property - Of Which: non-SME	6,024	451	88	11	18	36	40.48%	5,955	469	139	12	21	56	40.12%	5,898	475	191	10	14	79	41.22%		
11		Retail - Qualifying Revolving	1,415	68	67	17	7	52	77.93%	1,348	94	109	16	9	84	77.00%	1,311	83	155	14	7	118	76.16%		
12		Retail - Other Retail	1,701	129	198	45	13	148	74.88%	1,620	122	287	44	10	203	70.85%	1,543	113	372	39	7	255	68.65%		
13		Retail - Other Retail - Of Which: SME	72	25	16	1	1	10	66.44%	67	24	21	1	12	54.77%	67	19	27	0	1	13	48.16%			
14		Retail - Other Retail - Of Which: non-SME	1,630	104	182	45	12	138	75.61%	1,552	98	266	44	9	192	72.14%	1,477	94	345	39	6	243	70.23%		
15		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%		
16		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
17		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-		
18		IRB TOTAL	16,588	2,492	599	108	63	330	55.07%	16,233	2,451	995	96	62	495	49.69%	15,774	2,575	1,330	84	47	646	48.54%		

Row/Item			Adverse Scenario																									
			31.12.2023								31.12.2024								31.12.2025									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure					
			(min EUR, %)																									
19	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22		Corporates	1,093	388	44	3	9	23	52.98%	1,089	357	78	3	7	33	41.97%	1,085	335	104	3	5	41	39.15%					
23		Corporates - Of Which: Specialised Lending	48	9	1	0	0	0	8.26%	48	8	3	0	0	0	10.23%	46	8	4	0	0	0	10.96%					
24		Corporates - Of Which: SME	226	100	17	1	2	3	18.27%	241	69	33	1	2	5	16.56%	249	51	43	1	1	7	16.61%					
25		Retail	9,251	699	367	73	39	235	64.24%	9,032	724	561	72	41	343	61.09%	8,858	702	755	63	28	453	59.91%					
26		Retail - Secured on real estate property	6,152	505	108	11	19	40	37.47%	6,081	511	172	12	21	62	35.69%	6,021	508	236	10	14	85	36.13%					
27		Retail - Secured on real estate property - Of Which: SME	156	57	21	1	1	5	24.24%	154	46	34	1	1	6	17.17%	150	37	46	0	0	7	14.62%					
28		Retail - Secured on real estate property - Of Which: non-SME	5,996	447	87	11	18	35	40.58%	5,928	465	138	12	21	56	40.26%	5,871	471	190	10	14	79	41.38%					
29		Retail - Qualifying Revolving	1,411	67	66	17	7	51	77.78%	1,344	93	108	16	9	83	76.91%	1,307	83	154	14	7	117	76.09%					
30		Retail - Other Retail	1,688	126	193	45	13	144	74.60%	1,606	119	281	44	10	198	70.61%	1,530	111	365	39	7	250	68.45%					
31		Retail - Other Retail - Of Which: SME	71	25	15	1	1	10	64.58%	67	24	20	1	1	11	52.84%	67	19	25	0	1	12	46.37%					
32		Retail - Other Retail - Of Which: non-SME	1,616	101	178	44	12	134	75.43%	1,539	95	261	43	9	188	71.99%	1,464	92	340	38	6	238	70.11%					
33		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%					
34		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	IRB TOTAL	10,344	1,086	411	77	48	259	63.04%	10,121	1,080	639	76	47	375	58.75%	9,943	1,037	860	66	32	493	57.39%						

			Adverse Scenario																				
			31.12.2023							31.12.2024							31.12.2025						
RowN	um	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39		Institutions	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0
40		Corporates	974	109	11	3	3	6	56.61%	940	131	23	2	4	10	45.33%	908	154	32	2	3	14	42.64%
41		Corporates - Of Which: Specialised Lending	278	35	2	0	0	0	9.24%	268	43	4	0	0	9.57%	267	42	6	0	0	0	1	9.77%
42		Corporates - Of Which: SME	19	1	1	0	0	0	49.71%	17	3	0	0	0	57.32%	15	4	0	0	0	0	0	57.92%
43		Retail	13	3	1	0	0	1	70.96%	13	3	2	0	1	62.55%	13	3	2	0	0	0	1	57.67%
44		Retail - Secured on real estate property	9	2	0	0	0	0	22.12%	9	2	0	0	1	25.65%	9	2	0	0	0	0	0	22.98%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5.76%	0	0	0	0	0	0	0	0	0	0	0	0	0	8.55%
46		Retail - Secured on real estate property - Of Which: non-SME	9	2	0	0	0	0	33.25%	9	2	1	0	0	27.05%	9	2	1	0	0	0	0	24.49%
47		Retail - Qualifying Revolving	1	0	0	0	0	0	93.79%	1	0	0	0	0	92.10%	1	0	0	0	0	0	0	90.53%
48		Retail - Other Retail	3	1	1	0	0	1	84.49%	3	1	1	0	1	78.94%	3	1	1	0	0	1	74.82%	
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	94.54%	0	0	1	0	0	93.47%	0	0	1	0	0	0	92.39%	
50		Retail - Other Retail - Of Which: non-SME	3	1	0	0	0	0	56.77%	3	1	0	0	0	52.66%	3	1	0	0	0	0	50.56%	
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54		IRB TOTAL	988	112	12	3	3	7	58.24%	953	134	25	2	4	12	46.50%	921	156	34	2	3	15	43.50%



2023 EU-wide Stress Test: Credit risk STA

Row Num			BAWAG Group AG										
			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2022*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)	BAWAG Group AG	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
			12,068	0	0	0	11,290	0	0	0	0	0	0.00%
			3,706	0	57	0	3,523	18	1	0	0	0	36.52%
			3,165	0	8	0	3,134	2	0	0	0	0	26.54%
			1,302	0	257	0	1,416	0	0	0	0	0	51.77%
			14	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			3,891	0	1,354	0	1,206	3	0	0	0	0	23.17%
			1,495	48	1,336	91	1,428	51	112	4	1	37	33.19%
			379	38	302	75	361	39	92	1	1	30	32.92%
			3,675	96	2,511	163	4,970	301	238	13	9	91	38.07%
			252	11	139	21	296	30	48	1	0	30	62.23%
			3,115	0	1,082	0	4,532	248	0	1	2	0	0.00%
			549	0	168	0	469	77	0	1	1	0	0.00%
			77	0	117	0	67	0	0	1	0	0	0.00%
			694	0	68	0	353	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			518	9	360	20	297	16	34	0	0	15	43.91%
			342	0	442	0	0	0	0	0	0	0	0.00%
			424	0	97	0	1	0	0	0	0	0	0.00%
			34,486	154	7,691	274	32,216	639	385	19	12	143	37.15%

Row Num			Actual										
			31/12/2022*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)	AUSTRIA	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	11,645	0	0	0	11,290	0	0	0	0	0	0.00%
			91	0	57	0	73	6	1	0	0	0	68.48%
			3,101	0	1	0	3,085	2	0	0	0	0	80.00%
			1,094	0	216	0	1,165	0	0	0	0	0	80.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			175	0	48	0	5	1	0	0	0	0	18.18%
			376	0	271	1	294	12	2	0	0	1	55.63%
			74	0	54	1	84	10	1	0	0	0	39.62%
			1,448	17	911	30	2,655	107	61	4	1	26	42.92%
			88	1	48	4	107	11	15	0	0	12	75.09%
			1,060	0	366	0	1,803	114	0	0	1	0	0.00%
			225	0	64	0	189	27	0	0	0	0	0.00%
			2	0	2	0	2	0	0	0	0	0	0.00%
			82	0	8	0	45	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			2	0	0	0	0	0	0	0	0	0	0.00%
			59	0	49	0	0	0	0	0	0	0	0.00%
			354	0	54	0	1	0	0	0	0	0	0.00%
			19,489	17	1,982	31	20,465	242	63	4	2	28	43.53%

Row Num			Actual										
			31/12/2022*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)	GERMANY	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	423	0	0	0	0	0	0	0	0	0	0.00%
			38	0	0	0	5	0	0	0	0	0	25.00%
			17	0	0	0	9	0	0	0	0	0	25.95%
			171	0	34	0	214	0	0	0	0	0	35.80%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			991	0	237	0	179	2	0	0	0	0	33.81%
			416	17	378	27	380	38	37	1	1	15	40.96%
			185	7	147	12	159	27	19	0	1	9	46.89%
			1,242	41	863	80	1,336	150	105	5	4	44	41.71%
			131	9	72	14	159	16	29	1	0	17	57.34%
			800	0	277	0	1,538	72	0	1	2	0	0.00%
			322	0	103	0	178	50	0	1	0	0	0.00%
			1	0	2	0	1	0	0	0	0	0	0.00%
			37	0	4	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			62	0	62	0	0	0	0	0	0	0	0.00%
			32	0	19	0	0	0	0	0	0	0	0.00%
			4,249	59	1,896	108	3,665	262	143	6	7	59	41.47%

Row Num			Actual										
			31/12/2022*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)	UNITED STATES	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			566	0	249	0	281	0	0	0	0	0	0.00%
			452	4	448	6	498	0	6	2	0	2	25.76%
			35	4	29	6	33	0	6	0	0	2	25.76%
			838	2	634	6	831	39	9	4	3	3	32.05%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	2	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			75	0	113	0	65	0	0	1	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			19	0	26	0	0	0	0	0	0	0	0.00%
			201	0	311	0	0	0	0	0	0	0	0.00%
			0	0	0	0	0	0	0	0	0	0	0.00%
			2,151	6	1,782	12	1,676	39	16	7	3	5	29.45%

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



			(mln EUR, %)	Baseline Scenario																							
				31.12.2023							31.12.2024							31.12.2025									
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
Row Num																											
64	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
65		Central governments	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
66		Regional governments or local authorities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
67		Public sector entities	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
68		Multilateral Development Banks	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
69		International Organisations	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
70		Institutions	280	0	0	0	0	0	0	20.90%	279	2	0	0	0	0	21.45%	278	3	0	0	0	0	0	21.71%		
71		Corporates	422	66	15	15	2	1	6	37.52%	410	69	2	8	2	8	33.05%	388	8	2	11	0	0	0	31.74%		
72		of which: SME	29	4	7	0	0	4	53.38%	30	2	8	0	0	0	52.12%	28	3	8	0	0	0	0	0	51.13%		
73		Retail	761	98	19	4	6	14	73.22%	709	134	35	3	8	22	61.31%	673	151	55	3	8	31	0	0	66.00%		
74		of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
75		Secured by mortgages on immovable property	2	0	0	0	0	0	0	26.26%	2	0	0	0	0	27.98%	1	0	0	0	0	0	0	0	28.86%		
76		of which: SME	2	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
77		Items associated with particularly high risk	56	5	4	1	0	2	39.05%	50	7	8	1	0	3	39.12%	47	8	10	1	0	4	0	0	39.17%		
78		Covered bonds	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
81		Equity	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
82		Securitisation	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
83		Other exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
84		Standardised Total	1,521	171	38	7	7	21	55.23%	1,449	212	69	6	9	33	48.24%	1,387	244	99	6	10	46	0	0	45.79%		

per Methodological Note.



## 2023 EU-wide Stress Test: Credit risk STA

		BAWAG Group AG																					
		33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	
		Adverse Scenario																					
		31.12.2023							31.12.2024							31.12.2025							
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(mln EUR, %)																						
1	Central banks	11,290	0	0	0	0	0	58.74%	11,290	0	0	0	0	0	57.04%	11,289	0	1	0	0	0	53.45%	
2	Central governments	3,482	57	2	0	0	1	52.31%	3,443	96	3	0	1	1	43.82%	3,391	146	4	0	0	1	39.12%	
3	Regional governments or local authorities	3,070	65	1	0	1	0	40.07%	3,023	112	2	0	1	1	40.04%	2,965	169	3	0	1	1	40.02%	
4	Public sector entities	1,402	14	0	0	0	0	65.56%	1,386	30	0	0	1	0	63.48%	1,367	49	1	0	1	0	48.82%	
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
7	Institutions	1,071	136	2	0	1	0	19.49%	1,088	115	6	0	1	1	21.26%	1,141	58	10	0	0	2	21.93%	
8	Corporates	1,148	298	145	8	8	77	52.75%	1,102	296	193	6	6	90	46.73%	1,127	235	229	6	4	101	43.94%	
9	of which: SME	295	92	104	2	4	57	55.41%	306	65	120	2	2	63	52.20%	308	53	130	2	1	66	50.57%	
10	Retail	4,463	667	379	55	35	238	62.83%	4,230	724	353	50	32	354	63.72%	4,112	667	729	44	24	466	63.89%	
11	of which: SME	257	60	57	2	1	37	65.65%	238	65	70	2	1	40	57.34%	230	58	85	2	1	44	51.29%	
12	Secured by mortgages on immovable property	4,338	402	40	3	9	4	9.52%	4,281	410	88	3	9	12	13.05%	4,228	417	135	3	5	19	14.18%	
13	of which: SME	421	112	12	1	4	2	14.74%	419	97	30	1	3	5	18.00%	416	85	44	1	1	8	18.45%	
14	Items associated with particularly high risk	48	14	5	1	0	2	41.09%	45	13	10	1	0	4	43.33%	46	9	13	1	0	6	43.66%	
15	Covered bonds	329	23	1	0	0	0	10.44%	342	10	2	0	0	0	10.48%	342	9	3	0	0	0	10.51%	
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
17	Collective investments undertakings (CIU)	237	72	37	0	0	15	40.53%	233	73	41	0	0	15	37.20%	234	68	44	0	0	15	34.49%	
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
19	Securitisation	1	0	0	0	0	0	3.40%	1	0	0	0	0	0	3.56%	1	0	0	0	0	0	3.69%	
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21	Standardised Total	30,880	1,749	612	68	54	337	55.16%	30,463	1,878	899	61	51	478	53.18%	30,243	1,827	1,171	55	36	612	52.29%	

			Adverse Scenario																					
			31.12.2023							31.12.2024							31.12.2025							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Row Num		(min EUR, %)																						
22	AUSTRIA	Central banks	11,290	0	0	0	0	58.74%	11,290	0	0	0	0	0	57.04%	11,289	0	1	0	0	0	53.45%		
23		Central governments	69	10	1	0	1	90.77%	70	9	1	0	0	1	89.02%	72	7	1	0	0	1	87.39%		
24		Regional governments or local authorities	3,022	64	1	0	1	0	40.04%	2,976	110	2	0	1	40.02%	2,920	164	3	0	1	1	40.01%		
25		Public sector entities	1,153	12	0	0	0	0	71.30%	1,142	23	0	0	0	0	66.25%	1,128	36	0	0	0	0	46.06%	
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
28		Institutions	45	9	0	0	0	0	16.39%	44	9	0	0	0	0	19.76%	49	4	1	0	0	0	21.19%	
29		Corporates	253	48	7	1	2	1	28.18%	245	48	15	1	1	3	22.55%	248	39	22	1	0	5	21.69%	
30		of which: SME	67	24	4	0	0	1	22.39%	68	18	8	0	0	1	17.16%	71	13	11	0	0	2	16.01%	
31		Retail	2,402	322	98	22	5	64	64.93%	2,283	387	152	20	7	101	66.57%	2,256	353	213	19	6	145	67.78%	
32		of which: SME	87	27	20	0	0	13	66.78%	82	27	25	0	0	14	54.43%	79	23	31	0	0	14	46.24%	
33		Secured by mortgages on immovable property	1,719	182	16	1	3	1	6.07%	1,690	189	38	1	4	4	9.28%	1,667	189	61	1	3	7	10.69%	
34		of which: SME	180	32	4	0	0	0	2.89%	181	26	10	0	0	0	14.4%	180	22	14	0	0	1	4.49%	
35		Items associated with particularly high risk	0	1	0	0	0	0	0.15%	0	1	0	0	0	0	0.13%	0	1	0	0	0	0	0.12%	
36		Covered bonds	44	1	0	0	0	0	11.86%	44	1	0	0	0	0	11.90%	44	1	0	0	0	0	11.92%	
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40		Securitisation	1	0	0	0	0	0	3.40%	1	0	0	0	0	0	3.56%	1	0	0	0	0	0	3.69%	
41		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
42		Standardised Total	19,998	648	124	24	10	68	54.93%	19,786	776	209	23	14	110	52.48%	19,675	794	302	21	11	158	52.42%	

			Adverse Scenario																				
			31.12.2023							31.12.2024							31.12.2025						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	5	0	0	0	0	0	52.26%	5	0	0	0	0	0	52.24%	5	0	0	0	0	0	52.23%
45		Regional governments or local authorities	9	0	0	0	0	0	40.51%	9	0	0	0	0	0	40.51%	9	0	0	0	0	0	40.50%
46		Public sector entities	213	2	0	0	0	0	61.54%	208	6	0	0	0	0	61.31%	203	11	0	0	0	0	57.58%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	173	8	0	0	0	0	13.63%	176	5	1	0	0	0	14.45%	177	3	1	0	0	0	15.12%
50		Corporates	283	123	49	1	3	26	52.97%	291	100	64	1	2	30	46.23%	294	87	75	1	1	32	43.11%
51		of which: SME	129	51	26	1	2	12	46.45%	137	34	35	1	1	15	42.67%	138	27	40	1	1	17	41.12%
52		Retail	1,207	204	180	19	18	119	65.80%	1,147	188	256	17	14	162	63.23%	1,098	171	322	15	10	197	61.22%
53		of which: SME	143	29	34	1	1	21	62.88%	132	32	40	1	1	23	57.07%	127	29	48	1	1	25	52.39%
54		Secured by mortgages on immovable property	1,451	146	13	2	6	3	21.04%	1,438	141	31	2	4	8	24.96%	1,422	140	47	2	3	12	25.62%
55		of which: SME	240	79	8	1	4	2	20.99%	236	71	20	0	1	5	24.71%	234	63	30	1	1	3	24.94%
56		Items associated with particularly high risk	1	0	0	0	0	0	33.82%	1	0	0	0	0	0	40.12%	1	0	0	0	0	0	41.61%
57		Covered bonds	3	0	0	0	0	0	11.23%	3	0	0	0	0	0	11.28%	3	0	0	0	0	0	11.25%
58		Claims on Institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		Standardised Total	3,345	483	243	22	26	147	60.76%	3,277	441	352	21	21	200	56.65%	3,212	413	446	18	14	242	54.25%



[illegible]

		(min EUR, %)	Public guarantees - Baseline Scenario																													
			31.12.2023										31.12.2024										31.12.2025									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num																																
19	AUSTRIA	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	2	0	0	0	0	0	0	0	0	12%	2	0	0	0	0	0	0	0	0	12%	1	0	0	0	0	0	0	0	0	12%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	1	0	0	0	1	0	0	0	1	92%	1	0	0	0	1	0	0	0	0	86%	1	0	0	0	1	0	0	1	82%	
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME																														
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36	IRB TOTAL	3	0	1	0	1	0	0	0	1	91%	3	0	1	0	1	0	0	0	0	1	84%	2	0	1	0	1	0	0	1	78%	

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[illegible]

[illegible]





2023 EU-wide Stress Test: Credit risk COVID-19 STA

		BAWAG Group AG																														
		43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	
Row Num		31.12.2023										31.12.2024										31.12.2025										
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(mln EUR, %)																															
1	Central banks																															
2	Central governments																															
3	Regional governments or local authorities																															
4	Public sector entities																															
5	Multilateral Development Banks																															
6	International Organisations																															
7	Institutions																															
8	Corporates	5	4	1	1	0	0	0	0	0	47.38%	6	5	1	1	0	0	0	0	0	54.30%	6	5	1	1	0	0	0	0	0	55.56%	
9	of which: SME	2	0	0	0	0	0	0	0	0	38.87%	2	0	0	0	0	0	0	0	0	38.87%	2	0	0	0	0	0	0	0	0	38.87%	
10	Retail																															
11	of which: SME	11	11	7	7	0	0	0	0	0	49.41%	12	12	6	6	0	0	0	0	0	39.99%	13	13	5	5	0	0	0	0	0	34.41%	
12	Secured by mortgages on immovable property																															
13	of which: non-SME																															
14	Items associated with particularly high risk																															
15	Covered bonds																															
16	Claims on institutions and corporates with a ST credit assessment																															
17	Collective investments undertakings (CIU)																															
18	Equity																															
19	Securitisation																															
20	Other exposures																															
21	Standardised Total	18	16	9	8	0	0	0	0	0	47.62%	20	17	7	7	0	0	0	0	0	40.50%	21	18	6	6	0	0	0	0	0	37.60%	
		Public guarantees - Adverse Scenario																														
Row Num		(mln EUR, %)	31.12.2023										31.12.2024										31.12.2025									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks																															
23	Central governments																															
24	Regional governments or local authorities																															
25	Public sector entities																															
26	Multilateral Development Banks																															
27	International Organisations																															
28	Institutions																															
29	Corporates	4	4	1	1	0	0	0	0	0	40.00%	5	5	1	1	0	0	0	0	0	40.00%	5	5	1	1	0	0	0	0	0	40.00%	
30	of which: SME																															
31	Retail	0	0	0	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%	
32	of which: SME	11	11	7	7	0	0	0	0	0	49.98%	12	12	6	6	0	0	0	0	0	40.85%	13	13	5	5	0	0	0	0	0	35.35%	
33	Secured by mortgages on immovable property																															
34	of which: non-SME																															
35	Items associated with particularly high risk																															
36	Covered bonds																															
37	Claims on institutions and corporates with a ST credit assessment																															
38	Collective investments undertakings (CIU)																															
39	Equity																															
40	Securitisation																															
41	Other exposures																															
42	Standardised Total	16	16	8	8	0	0	0	0	0	49.89%	17	17	7	7	0	0	0	0	0	40.83%	18	18	6	6	0	0	0	0	0	35.44%	
		Public guarantees - Adverse Scenario																														
Row Num		(mln EUR, %)	31.12.2023										31.12.2024										31.12.2025									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks																															
44	Central governments																															
45	Regional governments or local authorities																															
46	Public sector entities																															
47	Multilateral Development Banks																															
48	International Organisations																															
49	Institutions																															
50	Corporates	1	0	0	0	0	0	0	0	0	49.71%	1	0	0	0	0	0	0	0	0	57.07%	1	0	0	0	0	0	0	0	0	58.17%	
51	of which: SME	2	0	0	0	0	0	0	0	0	38.87%	2	0	0	0	0	0	0	0	0	38.87%	2	0	0	0	0	0	0	0	0	38.87%	
52	Retail																															
53	of which: SME	0	0	0	0	0	0	0	0	0	11.79%	0	0	0	0	0	0	0	0	0	14.41%	0	0	0	0	0	0	0	0	0	15.65%	
54	Secured by mortgages on immovable property																															
55	of which: non-SME																															
56	Items associated with particularly high risk																															
57	Covered bonds																															
58	Claims on institutions and corporates with a ST credit assessment																															
59	Collective investments undertakings (CIU)																															
60	Equity																															
61	Securitisation																															





# 2023 EU-wide Stress Test: Securitisations

BAWAG Group AG

			1	2	3	4	5	6	7
RowN um			Actual	Baseline Scenario		Adverse Scenario			
	(mln EUR)		31.12.2022	31.12.2023	31.12.2024	31.12.2025	31.12.2023	31.12.2024	31.12.2025
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Risk exposure amounts

BAWAG Group AG

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario		Adverse scenario			
			31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
1	Risk exposure amount for credit risk		16,543	17,127	17,474	17,680	17,612	18,282	18,672
2	Risk exposure amount for securitisations and re-securitisations		0	0	0	0	0	0	0
3	Risk exposure amount other credit risk		16,543	17,127	17,474	17,680	17,612	18,282	18,672
4	Risk exposure amount for market risk		137	137	137	137	147	154	157
5	Risk exposure amount for operational risk		2,022	2,022	2,022	2,022	2,022	2,022	2,022
6	Other risk exposure amounts		1,962	1,962	1,962	1,962	2,096	2,096	2,096
7	<b>Total risk exposure amount</b>		<b>20,664</b>	<b>21,248</b>	<b>21,595</b>	<b>21,801</b>	<b>21,878</b>	<b>22,555</b>	<b>22,948</b>
8	<b>Total Risk exposure amount (transitional)</b>		<b>20,664</b>	<b>21,248</b>	<b>21,595</b>	<b>21,801</b>	<b>21,878</b>	<b>22,555</b>	<b>22,948</b>
9	<b>Total Risk exposure amount (fully loaded)</b>		<b>20,664</b>	<b>21,248</b>	<b>21,595</b>	<b>21,801</b>	<b>21,878</b>	<b>22,555</b>	<b>22,948</b>



2023 EU-wide Stress Test: Capital

BAWAG Group AG

Row Num				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01.01.2018	31.12.2022	2023	2024	2025	2023	2024	2025
		(mln EUR, %)									
1	OWN FUNDS	A	OWN FUNDS		3,825	4,013	4,235	4,451	3,722	3,818	3,926
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		2,793	2,976	3,232	3,479	2,682	2,777	2,894
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		36	36	36	36	36	36	36
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		2,483	2,703	2,990	3,274	2,494	2,616	2,760
6		A.1.3	Accumulated other comprehensive income		-144	-144	-144	-144	-269	-269	-269
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-143	-143	-143
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	18	18	18
9		A.1.3.3	Other OCI contributions		-144	-144	-144	-144	-144	-144	-144
10		A.1.4	Other Reserves		840	823	806	789	823	806	789
11		A.1.5	Funds for general banking risk		9	9	9	9	9	9	9
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		10	10	10	10	30	30	30
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5
15		A.1.7.2	Cash flow hedge reserve		19	19	19	19	39	39	39
16		A.1.7.3	Other adjustments		-4	-4	-4	-4	-4	-4	-4
17		A.1.8	(-) Intangible assets (including Goodwill)		-414	-414	-414	-414	-414	-414	-414
18		A.1.8.1	of which: Goodwill (-)		-109	-109	-109	-109	-109	-109	-109
19		A.1.8.2	of which: Software assets (-)		-305	-305	-305	-305	-305	-305	-305
20		A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-19	-18	-35	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
31		A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-2	-17	-21	0	-10	-20
33		A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-25	-25	-25	-25	-25	-25	-25
36		A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
51		A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
52		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		405	405	405	405	405	405	405
53		A.2.1	Additional Tier 1 Capital instruments		475	475	475	475	475	475	475
54		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
55		A.2.3	Other Additional Tier 1 Capital components and deductions		-70	-70	-70	-70	-70	-70	-70
56		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
57		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
58		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,197	3,381	3,637	3,883	3,086	3,182	3,299
59		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		628	633	598	568	635	636	627
60		A.4.1	Tier 2 Capital instruments		592	592	592	592	592	592	592
61		A.4.2	Other Tier 2 Capital components and deductions		24	30	-4	-24	31	34	35
62		A.4.3	Tier 2 transitional adjustments		13	12	10	0	12	10	0
63		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

BAWAG Group AG

Row Num											
				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			(mln EUR, %)	01.01.2018	31.12.2022	2023	2024	2025	2023	2024	2025
65	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		20,664	21,248	21,595	21,801	21,878	22,555	22,948
66		B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
67		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
68	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		13.51%	14.01%	14.97%	15.96%	12.26%	12.31%	12.61%
69		C.2	Tier 1 Capital ratio (transitional)		15.47%	15.91%	16.84%	17.81%	14.11%	14.11%	14.38%
70		C.3	Total Capital ratio (transitional)		18.51%	18.89%	19.61%	20.42%	17.01%	16.93%	17.11%
71	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,793	2,976	3,232	3,479	2,682	2,777	2,894
72		D.2	TIER 1 CAPITAL (fully loaded)		3,197	3,381	3,637	3,883	3,086	3,182	3,299
73		D.3	TOTAL CAPITAL (fully loaded)		3,813	4,002	4,225	4,451	3,710	3,808	3,926
74	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		13.51%	14.01%	14.97%	15.96%	12.26%	12.31%	12.61%
75		E.2	Tier 1 Capital ratio (fully loaded)		15.47%	15.91%	16.84%	17.81%	14.11%	14.11%	14.38%
76		E.3	Total Capital ratio (fully loaded)		18.45%	18.83%	19.56%	20.42%	16.96%	16.88%	17.11%
77	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		57,563	57,563	57,563	57,563	57,563	57,563	57,563
78		H.2	Total leverage ratio exposures (fully loaded)		57,563	57,563	57,563	57,563	57,563	57,563	57,563
79		H.3	Leverage ratio (transitional)		5.55%	5.87%	6.32%	6.75%	5.36%	5.53%	5.73%
80		H.4	Leverage ratio (fully loaded)		5.55%	5.87%	6.32%	6.75%	5.36%	5.53%	5.73%
81	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
82		P.2	Countercyclical capital buffer		0.06%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
83		P.3	O-SII buffer		0.50%	0.75%	0.90%	0.90%	0.75%	0.90%	0.90%
84		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
86		P.6	Combined buffer		3.56%	4.03%	4.18%	4.18%	4.03%	4.18%	4.18%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
89		R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
90		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
91		R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
92		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.56%	14.03%	14.18%	14.18%	14.03%	14.18%	14.18%
93		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.19%	9.66%	9.81%	9.81%	9.66%	9.81%	9.81%
94		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
95	Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		2,801						
96		S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
97		S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		20,664						
98		S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
99		S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		13.55%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.



# 2023 EU-wide Stress Test: P&L

BAWAG Group AG

RowN um								
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	(mln EUR)	31.12.2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
1	Net interest income	992	1,120	1,253	1,244	985	981	978
2	Interest income	1,312	2,455	2,372	2,113	3,153	3,049	2,667
3	Interest expense	-320	-1,335	-1,119	-869	-2,089	-1,780	-1,367
4	Dividend income	27	27	27	27	17	17	17
5	Net fee and commission income	309	309	309	309	192	228	259
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	55	0	0	0	-9	0	0
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-113		
8	Other operating income not listed above, net	8	1	1	1	26	1	1
9	Total operating income, net	1,391	1,457	1,590	1,581	1,098	1,227	1,255
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-385	-223	-137	-129	-499	-283	-235
11	Other income and expenses not listed above, net	-575	-535	-542	-548	-563	-555	-564
12	Profit or (-) loss before tax from continuing operations	432	700	912	903	36	389	455
13	Tax expenses or (-) income related to profit or loss from continuing operations	-109	-210	-273	-271	-10	-117	-137
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	323	490	638	632	25	272	319
16	Amount of dividends paid and minority interests after MDA-related adjustments	305	270	351	348	14	150	175
17	Attributable to owners of the parent net of estimated dividends	18	220	287	284	11	122	143
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.



# 2023 EU-wide Stress Test

## Major capital measures and realised losses

BAWAG Group AG

(mln EUR)

RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2023	1
		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowN um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2023	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0