

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Row Num	(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	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
14	irks 9 transitional arrangements?	INO



2023 EU-wide Stress Test: Credit risk IRB

									BAWAG Group AG	G						
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-IR	RB	F-	IRB	A-:	IRB	F-1	IRB	Chara 1 arms arms	Ct 2	Chama 2 annia annia	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio
RowN um	(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure		
1	Central banks	0	0	(0 0	(0		0 0	(0	C	0	(o -
2	Central governments	0	0	C		0	(0		0	(0	O	0	(ა -
3	Institutions	0	0	C)	0	(0		0 0	(0	0	0	(ე -
4	Corporates	0	0	9,475		7 0	(5,858		0 8,633		. 77	11	. 60	46	6 59.8
5	Corporates - Of Which: Specialised Lending	0	0	5,014	5.	3	(3,131		0 4,607		53	2	27	25	5 46.5
6	Corporates - Of Which: SME	0	0	348	3	4 0	(171		0 293) 4	0	2	2	2 37.5
7	Retail	10,500	208	C)	0 2,070	(0		0 9,689			8	50	112	2 54.1
8	Retail - Secured on real estate property	6,802	49	C)	0 971	(0		0 6,477	273	3 49	1	. 11	g	9 19.2 2 30.3 7 17.5
9 BAWAG Group AG	Retail - Secured on real estate property - Of Which: SME	232	7	C		0 63	(0		0 181		7	C	2	2	2 30.3
10 DAWAG GIOUP AG	Retail Secured of real estate property of Whieli Hoff Still	6,570	43	C		0 909	(0		0 6,295	226	43	1	. 10	7	<i>7</i> 17.5
11	Retail - Qualifying Revolving	1,768	34	C		0 302	(0		0 1,484		33	2	2 5	24	4 70.4
12	Retail - Other Retail	1,929	125	C		0 797	(0		0 1,728	175	125	4	35	79	9 63.4
13	Retail - Other Retail - Of Which: SME	123	11	C		0 81	(0		0 86	16	5 11	1	. 2	7	7 66.7
14	Retail - Other Retail - Of Which: non-SME	1,807	114	C		0 715	(0		0 1,643	159	114	4	33	72	2 63.1
15	Equity	0	0			0	(0	(0	C	0	(0.0
16	Securitisation															
17	Other non-credit obligation assets	0	0			0				0	(0	C	0		ນ -
18	IRB TOTAL	10,500	208	9,475	7	7 2,070	0	5,858		0 18,322	1,072	285	19	110	159	9 55.67

									Actual							
									31/12/2022*							
			Exposur	e values			Risk expos	sure amounts								
		A-I	RB	F-1	:RB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19	Central banks	0	0	0		0 0		0		0 ()	0 0		0	C) -
20	Central governments	0	0	0		0		0		0		0		0	C	<i>)</i> -
21	Institutions	0	0	0		0		0 0		0 ()	0		0	C	<u>/</u>
22	Corporates	0	0	1,344	2	1 0		0 695		0 1,300	20	4 21		2 23	18	87.47%
23	Corporates - Of Which: Specialised Lending	0	0	58		0		0 34		0 50)	8 0		0	C	<u>/</u>
24	Corporates - Of Which: SME	0	0	326		4 0		0 167	'	0 271	. 69	9 4	(0 2	2	2 37.50%
25	Retail	10,442	202	0		0 2,053		0 0)	0 9,638	470	6 202	;	7 50	109	53.78% 9 19.23%
26	Retail - Secured on real estate property	6,768	49	0		964		0		0 6,445		1 49		1 11	g	19.23%
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	231	7	0		0 62		0		0 180	4	7 7		0 2	2	30.30%
28 AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	6,537	42	0		902		0		0 6,265	224	4 42		1 9	7	7 17.50%
29	Retail - Qualifying Revolving	1,761	33	0		0 299		0		0 1,480	3:	2 33		2 5	23	70.40%
30	Retail - Other Retail	1,912	120	0		789		0		0 1,714	17:	120	•	4 34	76	63.36%
31	Retail - Other Retail - Of Which: SME	122	10	0		0 81		0		0 86	10	6 10		1 2	6	64.31%
32	Retail - Other Retail - Of Which: non-SME	1,789	110	0		708		0		0 1,628	15	7 110		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) -
36	IRB TOTAL	10,442	202	1,344	2:	1 2,053		695		0 10,938	679	9 223	9	73	127	56.90%

										Actual						
										31/12/2022*						
				Exposur	e values			Risk exposi	ure amounts							
			A-I	₹B	F-	IRB	A-1	RB	F-1	RB]			Stock of	Stock of Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for provisions for Stage 2 exposure Stage 3 expos	Chara 2 avmanus
37		Central banks	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 -
39		Institutions	0	0	0	0	0	0	0	(0	0	0	0	0	0 -
40		Corporates	0	0	1,017	4	0	0	561	(1,086	4	4	2	0	4 100.00%
41		Corporates - Of Which: Specialised Lending	0	0	316	0	0	0	197	(0 311	4	0	0	0	0 -
42		Corporates - Of Which: SME	0	0	18	0	0	0	3	(0 20	0	0	0	0	0 -
43		Retail	17	1	0	0	5	0	0	(0 15	2	1	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	0.00%
45	GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	(0 1	0	0	0	0	0 -
46	GLRMANT	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	2	0	0		0 10	1	. 0	0	0	0.00%
47		Retail - Qualifying Revolving	1	0	0	0	0	0	0	(0 1	0	0	0	0	0 68.72%
48		Retail - Other Retail	5	1	0	0	2	0	0	(0 4	1	1	0	0	1 88.43%
49		Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	0	(0	0	1	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 61.32%
51		Equity	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 -
54		IRB TOTAL	17	1	1,017	4	5	0	561		1,101	6	5	2	0	4 93.94%

											Actual							
											31/12/2022*							
					Exposur	e values			Risk expos	ure amounts								
				A-IF	RB	F-II	RB	A-1	RB	F-1	IRB		a. a	a : a	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 expecure
55		Central banks		0	0	0		0	(0		0 0		0	(0	C) -
56		Central governments		0	0	0	(0	(0		0	(0	(0	C) -
57		Institutions		0	0	0	(0	(0		0		0	(0	C	-
58		Corporates		0	0	3,591	(0	(2,266		0 3,207		4 0	4	12	C) -
59		Corporates - Of Which: Specialised Lending		0	0	2,261	(0 0	(1,399		0 2,095	17:	1 0	1	12	C) -
60		Corporates - Of Which: SME		0	0	0	(0 0	(0		0 0		0	(0	C) -
61		Retail		0	0	0	(0	(0		0 0		0	(0	C	62.56%
62		Retail - Secured on real estate property		0	0	0		0 0	(0		0 0		0	(0	C) -
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	(0		0 0		0 0	(0	C) -
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0 0	(0		0 0		0 0	(0	C) -
65		Retail - Qualifying Revolving		0	0	0	(0 0	(0		0 0		0 0	(0	C	62.56%
66		Retail - Other Retail		0	0	0	(0 0	(0		0 0		0 0	(0	C) -
67		Retail - Other Retail - Of Which: SME		0	0	0	(0 0	(0		0 0		0 0	(0	C) -
68		Retail - Other Retail - Of Which: non-SME		0	0	0	(0 0	(0		0 0		0 0	(0	C) -
69		Equity		0	0			0	(C		0	(0	C) -
70		Securitisation																
71		Other non-credit obligation assets		0	0			0	(C		0 0	(0	C) -
72		IRB TOTAL		0	0	3,591		0	C	2,266		3,207	174	4 0	4	12	0	62.56%



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			
	(r		age 1 exposure Sta	ge 2 exposure Sta	ge 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 Sta	ge 2 exposure Stag	ge 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	e 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
	Central banks		0	0	0	() () -	0	0	0	0	(o c) -		0	0	0	C) (0 -
	Central governments		0	0	0	() () () -	0	0	0	0	(0) -		0	0	0	C) (0 -
	Institutions		0	0	0) () () -	0	0	0	0	(0) -		0	0	0	C) (0 -
	Corporates		7,855	1,257	189	2:	1 12	2 75	39.48%	7,455	1,525	321	17	17	7 104	32.43%	7,03	0 1,82	6 44	16	19	132	2 29.71% 9 25.01%
			4,124	775	123	1:	1	3 42	33.92%	3,912	907	203	8	4	1 56	27.78%	3,66	4 1,08	1 27	5 7	5	69	9 25.01%
			276	75	16	()	1 2	15.87%	279	61	27	0	1	1 3	12.44%	27	6 5	6 3	5 0	1	. 4	4 11.62%
	Retail		9,434	613	330	30) 13	3 206	62.43%	9,236	677	464	32	14	1 246	52.97%	9,04	7 72	9 60	. 30	16	287	4 11.62% 7 47.80%
	Retail - Secured on real estate property		6,257	442	100		1 2	2 32	31.65%	6,163	485	151	1	2	2 34	1 22.25%	6,08	6 51	2 20	. 1	1	. 35	17 510/
DAVAG CHOUR AC			169	46	20) () 5	23.29%	164	40	31	0	() 5	16.21%	15	7 3	7 4	. 0	C)	5 13.20%
BAWAG Group AG			6,088	396	80		1	1 27	7 33.78%	5,999	446	119	1	2	2 28	3 23.84%	5,92	8 47	5 16	1	1	. 30	0 18.60%
			1,446	54	49		5	4 40	80.59%	1,408	76	67	5		5 49	73.59%	1,36	5 9	9 8	5	10) 59	9 69.32%
			1,731	117	181	2:	3	7 135	74.52%	1,666	116	246	26	7	7 163	66.19%	1,59	6 11	8 31	5 25	6	193	5 17.51% 5 13.20% 0 18.60% 9 69.32% 3 61.36% 2 50.76% 1 62.24%
			77	20	16		1 () 10	66.71%	74	18	20	0	() 11	1 56.61%	7	0 1	9 2	0	1	. 12	2 50.76%
			1,653	98	165	20	3	7 124		1,592	98	226	25	7	7 152		1,52	6 9	9 29	. 24	5	183	1 62.24%
			, 0	0	0) () (100.00%	, 0	0	0	0	(,	0	0	0	C) (0 100.00%
	Securitisation																						
			0	0	0) () () -	0	0	0	0	() -		0	0	0	C) (0 -
			17,289	1,871	519	51	1 24	1 281	54.09%	16,692	2,202	785	48	31	350	44.56%	16.07	7 2.55	5 1,040	46	35	420	40.11%
	BAWAG Group AG	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Oth	Central banks 0	Central banks 0 0 0	Central banks 0 0 0 0 0 0 0 0 0	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 1 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage 4 exposure Stage 2 exposure Stage 4 exposure Stage 4 exposure Stage 2 exposure Stage 4 exposure Stage 1 exposure Stage 4 exposure Stage 2 exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 1 exposure Stage 2 exposure Stage 4 exposure Stage 1 exposure Stage 2 exposure Stage 4 exposure Stage 2 exposure Stage 2 exposure Stage 1 exposure Stage 2 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage 2 exposure Stage 3 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 4 exposure Stage 5 exposure Stage 6 exposure Stage 7 exposure Stage 8 exposure Stage 9 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 1 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 3 exp	Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 4 exposure Stage 4 exposure Stage 5 exposure Stage 6 exposure Stage 7 exposure Stage 8 exposure Stage 9 exp	Stage exposure exposu	Stage 1 exposure Stage 2 exposure Stage 3 exp	16 17 18 15 20 21 22 23 24 25 26 27 20 20 20 20 20 20 20	Stage 1 exposure Stage 2 exp	10 17 18 19 20 21 22 23 24 25 26 27 20 23 23 24 25 26 27 20 23 23 24 25 26 27 20 23 23 24 25 26 27 20 23 24 25 26 27 20 25 25 26 27 20 25 25 25 25 25 25 25	Separation Sep	Super League Stage League Stag	Second Fig. Second Sec	The Control banks Fig. Fig. The Control banks Fig. Fig.	The contract banks

												Baseline Sce	nario									
					31.12.2023							31.12.202	24						31.12.2025			
RowN um		(min El	xposure 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 2 exposure	Stage 3 expos	Stock of ure provisions Stage 1 expo		Stock of provisions are Stage 3 exp		nge Ratio - 3 exposure	ge 1 exposure Stage 2 e	exposure Stage 3 exposu	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks	0	0	0	0 (0	-	C		0	0	0	0	0 -		0	0	0	0	0	, -
20		Central governments	0	0	0	0 (0	-	C)	0	0	0	0	0 -		0	0	0	0 0	0	, –
21		Institutions	0	0	0	0 (0	-	C)	0	0	0	0	0 -		0	0	0	0	0	<i>,</i> –
22		Corporates	1,199	284 4	0	2 4	4 21	52.62%	1,150	31	0	64	2	4	26	40.21%	1,111	328	35	2 5	30	35.72%
23		Corporates - Of Which: Specialised Lending	49	8	1	0 (0	7.13%	49)	7	2	0	0	0	7.02%	48	8	3	0	0	6.94%
24		Corporates - Of Which: SME	255	73 10	6	0	1 2	15.89%	259	5	7	27	0	1	3	12.43%	257	51	35	0 1	4	11.58%
25		Retail	9,386	606 32	3	0 12	2 201	62.06%	9,190	67	0	456	31	14	240	52.62%	9,002	722 5	3	0 16	281	47.49%
26		Retail - Secured on real estate property	6,228	438 9	9	1 7	2 32	31.68%		48	1	150	1	2	33	22.28%	6,057	508 2	00	1 1	35	17.54%
27	AUSTRIA	Retail - Secured on real estate property - Of Which: SME	168	46 20	0	0 (0 5	23.34%	163	3	9	31	0	0	5	16.26%	156	37	1	0	5	13.24%
28	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	6,060	392 79	9	1	1 27	33.81%		44	2	118	1	2	28	23.87%	5,901	471 1	0	1 1	30	18.62%
29		Retail - Qualifying Revolving	1,442	54 4	8	5 4	4 39	80.45%	1,404	7	5	66	5	5	48	73.44%	1,362	99	.4	5 10	58	69.17%
30		Retail - Other Retail	1,716	114 170	6 2	3	7 130	74.20%	1,652	. 11	4	241	25	7	158	65.83%	1,583	116 3	8 24	4 6	188	61.03%
31		Retail - Other Retail - Of Which: SME	77	20 1	5	1 (0 10	64.86%	74	1	8	19	0	0	10	54.66%	70	19	.3	0 1	11	48.90%
32		Retail - Other Retail - Of Which: non-SME	1,639	95 16	1 2	3	7 121	75.05%	1,578	9	5	222	25	6	148	66.80%	1,513	97 2	25	4 5	177	62.01%
33		Equity	0	0	0	0 (0	100.00%	6		0	0	0	0	0	100.00%	0	0	0	0	0	100.00%
34		Securitisation																				
35		Other non-credit obligation assets	0	0	0	0 (0 0	-	C		0	0	0	0	0 -		0	0	0	0 0	0	/-
36		IRB TOTAL	10,586	890 364	4 3	2 17	7 222	61.01%	10,339	98	L	520	33	18	266	51.09%	10,113	1,050 67	7 32	2 22	312	46.02%

												Baseline Sc	enario									
					31.12.2023							31.12.20	24						31.12.2025			
RowN um		(mln El	ge 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	e Stage 2 exposu	re Stage 3 expos	Stock o sure provisions Stage 1 exp	f Stock of for provisions fo osure Stage 2 exposi	Stock of provisions re Stage 3 expo	for Stage 3 ex	Ratio - posure Stage :	1 exposure Stage 2 expo	osure 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		Central banks	0	0	0	0	0 0) -		0	0	0	0	0	0 -		0	0) (o c	0	-
38		Central governments	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	(-
40		Corporates	1,017	68	9	2	2 5	57.54%	97	'6 1	01	17	2	3	7	44.42%	925	145 2	2	2 3	10	39.51%
41		Corporates - Of Which: Specialised Lending	289	25	1	0	0 0	9.24%	28	32	30	3	0	0	0	9.25%	269	42	5 (0	0	9.27%
42		Corporates - Of Which: SME	19	1	0	0	0 0	38.68%	1	.7	3	0	0	0	0	38.68%	15	4) (0	0	38.68%
43		Retail	14	3	1	0	0 1	72.62%	1	.3	3	2	0	0	1	63.41%	13	3	2	0	1	57.53%
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	. (0	0	20.44%
45	CEDMANY	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	6.10%
46	GERMANY	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	. (0	0	21.91%
47		Retail - Qualifying Revolving	1	0	0	0	0 0	93.29%		1	0	0	0	0	0	90.46%	1	0) (0	0	88.18%
48		Retail - Other Retail	3	1	1	0	0 1	85.08%		3	1	1	0	0	1	79.16%	3	1	. (0	1	74.44%
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	. (0	1	92.87%
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	44.14%
51		Equity	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	-
54		IRB TOTAL	1,031	70 10	0	2	2 6	59.46%	98	9 1	04	18	2	3	8 4	6.04%	938	147 27	2	2 3	11	40.70%

														Baseline S	cenario									
							31.12.2023							31.12.2	024						31.12.2025			
RowN um		(mln l	Stage	je 1 exposure Stage	e 2 exposure Stag	je 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	e Stage 2 exposui	e Stage 3 expo	Stock osure provision Stage 1 ex	of Stock of ns for provisions to posure Stage 2 expo	Stock of provisions Stage 3 expe	for Stage 3 expo	otio - osure Stage 1 e	exposure Stage 2 ex	oosure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks		0	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 (0	-
57		Institutions		0	0	0	0	(0	-		0	0	0	0	0	0 -		0	0	0	0 (0	-
58		Corporates		2,919	413	48	13	(1)	15	31.93%	2,75	57 5	16	107	10	5	33 30).97%	2,582	636 1	52	9	5 49	30.11%
59		Corporates - Of Which: Specialised Lending		1,879	347	39	10	2	12	30.32%	1,77	73 40)5	86	7	3	25 29	9.04%	1,649	487 1	30	6	36	27.86%
60		Corporates - Of Which: SME		0	0	0	0	(0	-		0	0	0	0	0	0 -		0	0	0	0	0	<u> -</u>
61		Retail		0	0	0	0	(0	55.28%		0	0	0	0	0	0 42	2.13%	0	0	0	0 (0	36.33%
62		Retail - Secured on real estate property		0	0	0	0	(0	1.76%		0	0	0	0	0	0 1	.69%	0	0	0	0	0	1.49%
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(0	-		0	0	0	0	0	0 -		0	0	0	0 (0	-
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(0	1.76%		0	0	0	0	0	0 1	.69%	0	0	0	0 (0	1.49%
65		Retail - Qualifying Revolving		0	0	0	0	(0	78.13%		0	0	0	0	0		.42%	0	0	0	0 (0	67.26%
66		Retail - Other Retail		0	0	0	0	(0	55.73%		0	0	0	0	0		5.82%	0	0	0	0 (0	56.97%
67		Retail - Other Retail - Of Which: SME		0	0	0	0	(0	41.92%		0	0	0	0	0	0 41	.92%	0	0	0	0 (0	41.92%
68		Retail - Other Retail - Of Which: non-SME		0	0	0	0	(0	55.78%		0	0	0	0	0	0 56	5.86%	0	0	0	0 (0	56.99%
69		Equity		0	0	0	0	(0	-		0	0	0	0	0	0 -		0	0	0	0 (0	1-
70		Securitisation																						
71		Other non-credit obligation assets		0	0	0	0	(0	-		0	0	0	0	0	0 -		0	0	0	0 (0	1-
72		IRB TOTAL		2,919	413	48	13	3	15	31.93%	2,75	8 51	.6	107	10	5	33 30.	97%	2,583	636 1	53	9 6	6 49	30.11%



2023 EU-wide Stress Test: Credit risk IRB

													BAWAG Group AG	i									
			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			
4		(mln EUR, %)	Stage 1 exposure Sta	age 2 exposure Sta	age 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 Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(***** = 5 · 4 · 1 · 5)	0	0	0	(0 -	0			0 (0) -	0	0		0	0	0	0 -
	Central governments		0	0	0	((0 -	0			0 (0	0) -	0	0		0	0	0	0 -
	Institutions		0	0	0	((0 -	0			0 ()	0) -	0	0		0	0	0	0 -
	Corporates		7,291	1,786	225	34	25	5 8	9 39.37%	7,156	1,720) 42	6 23	3 2	1 14	34.22%	6,870	1,866	56	5 2	1 1	19 18	32.97%
	Corporates - Of Which: Specialised Lending		3,803	1,072	147	16	(5 4	8 32.69%	3,737	1,018	3 26	7 10)	5 7.	28.02%	3,577	1,099	34	6	9	5 9	92 26.65%
	Corporates - Of Which: SME		247	103	18]		2	3 18.27%	260	7.	3	3	1	2	16.65%	267	56	4	4	1	1	7 16.69%
	Retail		9,297	706	374	74	39	24	1 64.53%	9,077	73:	56	9 73	3 4	1 34	61.27%	8,903	709	76	5 6	3 2	² 8 45	59 60.04%
	Retail - Secured on real estate property		6,181	509	109	11	19	9 4	1 37.39%	6,110	51:	17	4 12	2 2	1 6	35.58%	6,049	512	23	8 1	0 1	٤ ع	36.00%
DAMAC Croup AC			157	58	21		:		5 24.18% 6 40.48%	155	40	3	4	1	1	17.13%	151	38	4	7	0	0	7 14.58%
BAWAG Group AG	Retail - Secured on real estate property - Of Which: non-SME		6,024	451	88	11	18	3	6 40.48%	5,955	469	13	9 12	2 2	1 50	40.12%	5,898	475	19	1 1	0 1	<u>.</u> 4 7	79 41.22%
	Retail - Qualifying Revolving		1,415	68	67	17	-	7 5	2 77.93%	1,348	94	1 10	9 16	5	9 8	77.00%	1,311	83	15	5 1	4	7 11	18 76.16%
	Retail - Other Retail		1,701	129	198	45	13	3 14	8 74.88%	1,620	122	2 28	7 44	1	0 20	70.85%	1,543	113	37	2 3	9	7 25	55 68.65%
	Retail - Other Retail - Of Which: SME		72	25	16		:	1	0 66.44%	67	24	1 2	1	1	1 1	54.77%	67	19	2	7	0	1 1	13 48.16%
	Retail - Other Retail - Of Which: non-SME		1,630	104	182	45	12	13	8 75.61%	1,552	98	3 26	6 44	4	9 19	72.14%	1,477	94	34	5 3	9	6 24	43 70.23%
	Equity		0	0	0	((0 100.00%	0			0 ()	0	100.00%	0	0		0	0	0	0 100.00%
	Securitisation																						
	Other non-credit obligation assets		0	0	0	((0 -	0			0 (0) -	0	0		0	0	0	0 -
	IRB TOTAL		16,588	2,492	599	108	63	330	55.07%	16,233	2.451	99	5 96	6	2 49!	49.69%	15,774	2,575	1.330	0 8	4 4	7 64	48.54%

														Adverse S	cenario									
							31.12.2023							31.12.2	2024						31.12.2025			
RowN um		(mlr	St	Stage 1 exposure Stage	e 2 exposure Stag	e 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 exposur	e Stage 3 expo	Stock sure provisio Stage 1 ex	of Stock ns for provision posure Stage 2 ex	of ns for pr posure Sta	Stock of rovisions for age 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposi	Stock of ire provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	0	C	0	(0 0	-	C		0	0	0	0	0 -		0	0	0	0 (۲ د	J -
20		Central governments		0	0	C	0		0 0	-	C)	0	0	0	0	0 -		0	0	0	0 (۲	J -
21		Institutions		0	0	C	0	(0 0	-	C)	0	0	0	0	0 -		0	0	0	0 (۲	J -
22		Corporates		1,093	388	44	3	9	9 23	52.98%	1,089	3!	57	78	3	7	33	41.97%	1,085	335	L04	3	ذ 41	1 39.15%
23		Corporates - Of Which: Specialised Lending		48	9	1	. 0		0 0	8.26%	48	3	8	3	0	0	0	10.23%	46	8	4	0 (۲	0 10.96%
24		Corporates - Of Which: SME		226	100	17	1		2 3	18.27%	241	1 (69	33	1	2	5	16.56%	249	51	43	1	. 7	7 16.61%
25		Retail		9,251	699	367	73	39	9 235	64.24%	9,032	2 72	24	561	72	41	343	61.09%	8,858	702	755 6	3 28	3 45?	3 59.91%
26		Retail - Secured on real estate property		6,152	505	108	11	19	9 40	37.47%	6,081	1 5:	.1	172	12	21	62	35.69%	6,021	508	236 1	0 14	f 85	5 36.13%
27	AUSTRIA	Retail - Secured on real estate property - Of Which: SME		156	57	21	. 1		1 5	24.24%	154	4	16	34	1	1	6	17.17%	150	37	46	0	7	7 14.62%
28	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		5,996	447	87	11	18	8 35	40.58%	5,928	3 46	55	138	12	21	56	40.26%	5,871	471	190 1	0 14	f 7º	9 41.38%
29		Retail - Qualifying Revolving		1,411	67	66	17		7 51	77.78%		1	93	108	16	9	83	76.91%	1,307	83	154 1	4	/ 117	7 76.09%
30		Retail - Other Retail		1,688	126	193	45	1:	3 144	74.60%	1,606	1:	.9	281	44	10	198	70.61%	1,530	111	365	9	/ 250	0 68.45%
31		Retail - Other Retail - Of Which: SME		71	25	15	1		1 10	64.58%	67	7	24	20	1	1	11	52.84%	67	19	25	0	. 12	2 46.37%
32		Retail - Other Retail - Of Which: non-SME		1,616	101	178	44	1.	2 134	75.43%	1,539	9	95	261	43	9	188	71.99%	1,464	92	340	8	ر 238	8 70.11%
33		Equity		0	0	C	0		0	100.00%	6		0	0	0	0	0	100.00%	0	0	0	0	ر (0 100.00%
34		Securitisation																						
35		Other non-credit obligation assets		0	0	C	0		0 0	-	0		0	0	0	0	0 -		0	0	0	0) (J -
36		IRB TOTAL		10,344	1,086	411	. 77	48	259	63.04%	10,121	1,08	0	639	76	47	375	58.75%	9,943	1,037	60 6	6 32	493	57.39%

												Adverse Sc	enario									
					31.12.2023							31.12.20)24						31.12.2025			
RowN um		(mln EUF	osure Stage 2 e	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	e Stage 2 exposu	re Stage 3 expo	Stock of Stock of Stage 1 exp	of Stock of s for provisions posure Stage 2 expo	Stock of for provisions sure Stage 3 expo	for Stage 3 exp	atio - osure Stage 1 exp	posure Stage 2 exp	osure 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		Central banks	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	/[-
39		Institutions	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%	94	10 1	.31	23	2	4	10 4	5.33%	908	154 32	2	. 3	14	42.64%
41		Corporates - Of Which: Specialised Lending	278	35 2		0	0 0	9.24%	26	58	43	4	0	0	0	9.57%	267	42	5	0	. 1	9.77%
42		Corporates - Of Which: SME	19	1 0		0	0 0	49.71%	1	.7	3	0	0	0	0 5	7.32%	15	4 () (0	0	57.92%
43		Retail	13	3 1		0	0 1	70.96%	1	.3	3	2	0	0	1 6	2.55%	13	3	2	0	. 1	57.67%
44		Retail - Secured on real estate property	9	2 0		0	0 0	32.12%		9	2	1	0	0	0 2	5.65%	9	2	L (0	0	22.98%
45	CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0 0)	0	0 0	5.76%		0	0	0	0	0	0	7.52%	0	0 () (0	0	8.55%
46	GERMANY	Retail - Secured on real estate property - Of Which: non-SME	9	2 0)	0	0 0	33.25%)	9	2	1	0	0	0 2	7.05%	9	2	L (0	0	24.49%
47		Retail - Qualifying Revolving	1	0 0)	0	0 0	93.79%)	1	0	0	0	0	0 9	2.10%	1	0 () (0	0	90.53%
48		Retail - Other Retail	3	1 1		0	0 1	84.49%)	3	1	1	0	0	1 7	8.94%	3	1	L (0	1	74.82%
49		Retail - Other Retail - Of Which: SME	0	0 1		0	0 1	94.54%		0	0	1	0	0	1 9	3.47%	0	0	L (0	1	92.39%
50		Retail - Other Retail - Of Which: non-SME	3	1 0)	0	0 0	56.77%)	3	1	0	0	0	0 5	2.66%	3	1 () (0	0	50.56%
51		Equity	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	/-
54		IRB TOTAL	988	112 12		3	3 7	58.24%	95	3 1	34	25	2	4	12 46	.50%	921	156 34	2	3	15	43.50%

													Ac	dverse Scenario										
						31.12.2023								31.12.2024							31.12.2025			
RowN um		(mln EUR,		re Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo	atio - osure Stage 1 exp	posure Stage 2	2 exposure Stage 3 ex	posure St	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	re Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposu	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure
55		Central banks		0	0	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	0	υ -
57		Institutions		0	0	0	0 ((0 -		0	0	0	0	0	0	-		0	0	0	0	0	υ -
58		Corporates	2,7	31 58 ⁴	4 6	55	21 8	3	4 36	5.20%	2,633	593	154	13	6	57	36.87%	2,52	20 64	6 21	4 1	2	7	36.71%
59		Corporates - Of Which: Specialised Lending	1,7	51 46	1 5	3	.4	18	8 33	3.84%	1,667	476	122	9	3	42	34.42%	1,60	03 49	16	8	8	3	7 34.10%
60		Corporates - Of Which: SME		0	0	0	0	(0 -		0	0	0	0	0	0	-		0	0	0	0	0	ე -
61		Retail		0	0	0	0) (0 55	5.34%	0	0	0	0	0	0	47.66%		0	0	0	0	0	J 45.01%
62		Retail - Secured on real estate property		0	0	0	0)	0 3	3.97%	0	0	0	0	0	0	7.29%		0	0	0	0	0	0 8.84%
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0)	0 -		0	0	0	0	0	0	-		0	0	0	0	0	<u></u> ე -
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(3.97%	0	0	0	0	0	0	7.29%		0	0	0	0	0	0 8.84%
65		Retail - Qualifying Revolving		0	0	0	0 () (0.38%	0	0	0	0	0	0	78.50%		0	0	0	0	0	0 77.01%
66		Retail - Other Retail		0	0	0	0 () (4.01%	0	0	0	0	0	0	71.60%		0	0	0	0	0	0 71.55%
67		Retail - Other Retail - Of Which: SME		0	0	0	0 ()		1.92%	0	0	0	0	0	0	41.92%		0	0	0	0	0	0 41.92%
68		Retail - Other Retail - Of Which: non-SME		0	0	0	0 ()	0 64	4.06%	0	0	0	0	0	0	71.65%		0	0	0	0	0	0 71.61%
69		Equity		0	0	0	0 ()	0 -		0	0	0	0	0	0	-		0	0	0	0	0	<u>) - </u>
70		Securitisation																						
71		Other non-credit obligation assets		0	0	0	0 () (0 -		0	0	0	0	0	0	-		0	0	0	0	0	<u>) - </u>
72		IRB TOTAL	2,73	32 58 ⁴	4 6	5 2	1 8	3 24	4 36.	.20%	2,634	593	154	13	6	57	36.87%	2,52	21 64	6 21	4 1	2	7 7	9 36.71%



2023 EU-wide Stress Test: Credit risk STA

									BAWAG Group AG					
				1	2	3	4	5	6	7	8	9	10	11
									Actual					
									31/12/2022	*				
				Exposure	values	Risk exposu	e amounts							
R	lum		(rela EUD)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
	1		(mln EUR, ^c	12,068			0	11,290		0	0	0	0	0.00%
	2		Central governments	3,706	(57		3,523	18	1	0	0	0	36.52%
	3		Regional governments or local authorities	3,165	(8	<u>_</u>	3,134	2	0	0	0	0	26.54%
	4		Public sector entities	1,302	(257	C	1,416	C	0	0	0	0	51.77%
	5		Multilateral Development Banks	14	C	0	C	0	C	C	0	0	0'	0.00%
	6		International Organisations	0	C	0	C	0	C	C	0	0	0'	0.00%
	7		Institutions	3,891	C	1,354	C	1,206	3	0	0	0	0'	23.17%
	8		Corporates	1,495	48	1,336	91	1,428	51	112	2 4	1	37	33.19%
	9		of which: SME	379	38	302	75		39	92	2 1	1	30'	32.92%
	10		Retail	3,675	96	2,511	163		301	238	13	9	91	38.07%
	11 12 13	BAWAG Group AG	of which: SME	252	11	139	21		30	48	1	0	30'	62.23%
	12		Secured by mortgages on immovable property	3,115		1,082	C	4,532	248	0	1	2	0'	0.00%
	13		of which: SME	549	C	168	C	469	77	0	1	1	0	0.00%
	14		Items associated with particularly high risk	77	(117	С	67	C	0	1	0	0'	0.00%
	15		Covered bonds	694	C	69	C	353	C	0	0	0	0'	0.00%
	16		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	C	0	0	0	0'	0.00%
	17		Collective investments undertakings (CIU)	518		360	20	297	16	34	0	0	15	43.91%
	18		Equity	342		442	C	0	C	0	0	0	0'	0.00%
	19		Securitisation											
	20		Other exposures	424	(97	C	1	C	0	0	0	0'	0.00%
	21		Standardised Total	34,486	154	7,691	274	32,216	639	385	19	12	143	37.15%

						Actual				
						31/12/2022	2*			
	_		Exposure values	Risk expos	sure amounts					
Row Num		(FUD 0	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %								
22		Central banks	11,645	0	0	0 11,290 (0	0	0 0	0.00%
23		Central governments	91	0 5	7	0 73 6	1	0	0 0	68.48%
24		Regional governments or local authorities	3,101	0	1	0 3,085	2 0	0	0 0	80.00%
25		Public sector entities	1,094	0 21	6	0 1,165 (0	0	0 0	80.00%
26		Multilateral Development Banks	0	0	0	0 0	0	0	0 0	0.00%
27		International Organisations	0	0	0	0 0	0	0	0 0	0.00%
28		Institutions	175	0 4	8	0 53	0	0	0 0	18.18%
29		Corporates	376	0 27		1 294 17	2	0	0 1	55.63%
30		of which: SME	74	0 5		1 84 10	<u>'</u>	0	0 0	39.62%
31	ALICTOTA	Retail	1,448	17 91		2,033		4	1 26	42.92%
32	AUSTRIA	of which: SME	88	1 4	0	4 107 1:		0	0 12	75.09%
33		Secured by mortgages on immovable property	1,060	0 36		0 1,803 114		0	1 (0.00%
34		of which: SME	225	0 6	4	0 189 27	7 0	0	0 (0.00%
35		Items associated with particularly high risk	2	0	2	0 2 (0	0	0 (0.00%
36		Covered bonds	82	0	8	0 45 (0	0	0 (0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0	0	0 (0.00%
38		Collective investments undertakings (CIU)	2	0	0	0 0	0	0	0 (0.00%
39		Equity	59	0 4	9	0 0	0	0	0 (0.00%
40		Securitisation								
41		Other exposures	354	0 5	=	0 1 (0	0	0 0	0.00%
42		Standardised Total	19,489	17 1,98	2 3	20,465 242	63	4	2 28	43.53%

								Actual					
								31/12/2022	*				
			Exposure	values	Risk exposu	ire amounts							
Row Num		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		Central banks	423		0	0	0	0	0	0	0	(0.00%
44		Central governments	38		0	0	5	0	0	0	0	(0 25.00%
45		Regional governments or local authorities	17	_	0	0	9	0	0	0	0		0 25.95%
46		Public sector entities	171	0	34	0	214	0	0	0	0		0 35.80%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	(0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0		0.00%
49		Institutions	991		237		179		0	0	0		0 33.81%
50		Corporates	416		378		380		37	1	1	1!	5 40.96%
51		of which: SME	185		147		159		19	0	1		9 46.89%
52		Retail	1,242		863	80	1,336		105	5	4	4	41.71%
53	GERMANY	of which: SME	131		72	14	159		29	1	0	17	7 57.34%
54		Secured by mortgages on immovable property	800		277		1,538		0	1	2		0.00%
55		of which: SME	322	0	103	0	278	50	0	1	1		0.00%
56		Items associated with particularly high risk	1	0	2	C	1	0	0	0	0		0.00%
57		Covered bonds	37	0	4	C	4	0	0	0	0		0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0		0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	(0.00%
60		Equity	82	0	82	0	0	0	0	0	0		0.00%
61		Securitisation											
62		Other exposures	32	0	19	0	0	0	0	0	0		0.00%
63		Standardised Total	4,249	59	1,896	108	3,665	262	143	6	7	59	9 41.47%

								Actual					
								31/12/2022	*				
			Exposure	values	Risk exposur	e amounts							
Row Num		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	566		249	0	281	0	0	0	0	0	0.00%
71		Corporates	452		449	6	498	0	6	2	0	2	25.76%
72		of which: SME	35		29	6	33	0	6	0	0	2	25.76%
73 74 75 76		Retail	838	2	634	6	831	39	9	4	3	3	32.05%
74	UNITED STATES	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	2	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	75	0	113	0	65	0	0	1	0	0	0.00%
78		Covered bonds	0	0	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	0	0	0.00%
80		Collective investments undertakings (CIU)	19	0	26	0	0	0	0	0	0	0	0.00%
81		Equity	201	0	311	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84		Standardised Total	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.



2023 EU-wide Stress Test: Credit risk STA

											BAWAG Group AG										
		12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario										
				31.12.2023							31.12.2024							31.12.2025			
ow Im	(mln EUR, %		e 2 exposure Stage 3 exposi	Stock of ure provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of re 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
	Central banks	11,290	0	0	0	0 (58.74%	11,290	0)	0 0	(0	57.03%	11,29) (0 0	(0	55.79%
	Central governments	3,499	41	2	0	0	58.74% 56.71%	3,450	90)	2 0	2	. 1	51.14%	·	3 146	5	3 0	() 1	47.24%
	Regional governments or local authorities	3,074	62	1	0	0 (40.07%	3,025			2 0	1	. 1	40.04%	2,96	7 167	7	2 0	() 1	40.03%
	Public sector entities	1,402	14	0	0	0 (56.44%	1,388	3 28	3	0 0) (0	48.52%	1,36	7 49)	1 0	(0	33.34%
	Multilateral Development Banks	0	0	0	0	0 (0.00%	0	0		0 0	(0	0.00%	,) (0 0	(0	0.00%
	International Organisations	0	0	0	0	0 (0.00%	0	0		0 0) (0	0.00%) (0 0	(0	0.00%
7	Institutions	1,191	17	1	0	0 (20.37%	1,178			3 0	1	. 1	20.53%	1,16	30	5	4 0	() 1	20.91%
3	Corporates	1,250	201	140	5	3 62	44.36%			17	74 4	. 4	69	39.72%	1,15	23:	202	2 4	4	75	37.14%
	of which: SME	333	56	102	1	1 4!	44.20%	326	53	11	13 1	. 1	. 47	41.78%	31	5 54	12:	1 1		49	40.31%
0	Retail	4,668	515	326	26	17 189	58.01%	4,460		. 42	28 25	22	235	54.96%	4,28	7 683	7 534	4 24	24	1 284	53.17%
BAWAG Group AG	of which: SME	274	43	57	2	1 37	64.73%	258	3 48	3	67 2	. 1	. 39	57.82%	23	7 57	7 79	9 1		42	52.73%
2	Secured by mortgages on immovable property	4,415	332	33	1	3	6.63%	4,337	374	1 6	69 1	. 3	5	6.75%	4,26	1 413	105	5 1		7	6.61%
3	of which: SME	444	91	11	1	2	10.59%	435	87	7	23 1	. 2	. 2	10.60%	42	5 80	35	5 1		4	10.50%
4	Items associated with particularly high risk	58	5	4	1	0	38.80%	52	2 7	,	8 1	. (3	38.77%	4	9	3 10	0 1	() 4	38.77%
5	Covered bonds	350	3	0	0	0 (10.45%	347	7	5	1 0	(0	10.46%	34	5	7	1 0	(0	10.48%
6	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0		0 0) (0	0.00%) (0 0	(0	0.00%
7	Collective investments undertakings (CIU)	247	63	36	0	0 15	40.67%	236	70	3	39 0	(15	37.89%	23	6	3 42	2 0		15	35.47%
8	Equity	0	0	0	0	0 (0.00%	0	0		0 0		0	0.00%) (0 0	(0	0.00%
9	Securitisation																				
0	Other exposures	1	0	0	0	0 (3.48%	1			0 0		0	3.60%		1		0 0		0	3.70%
1	Standardised Total	31,444	1,253 5	544	34 2	24 271	49.92%	30,972	1,543	72	25 32	. 32	329	45.42%	30,52	2 1,814	905	5 30	31	389	42.93%

													Baseline Scenario										
						31.12.2023							31.12.2024							31.12.2025			
Row Num		(mln EUR, %)	Stage 1 exposure	e 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	e Stage 3 exposure	Stock of e 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
22		Central banks	11,290	0 0	0	0	0	0	58.74% 90.84%	11,290		0 (0 0	0	0	57.03%	11,290	0	C	(0	0	55.79%
23		Central governments	73	3 7	1	0	0	1	90.84%	73		6 1	1 (0	1	. 89.34%	72	7	1		0	1	87.98%
24		Regional governments or local authorities	3,026	6 61	. 1	0	0	0	40.04%	2,977	10	8 2	2 () 1	. 1	40.02%	2,922	162	2	(0	1	40.01%
25		Public sector entities	1,153	3 12	0	0	0	0	51.44%		2	2 (0 (0	0	40.07%	1,128	36	C	(0	0	26.49%
26		Multilateral Development Banks	(0 0	0	0	0	0	0.00%	0		0 (0 (0	0	0.00%	0	0	C	(0	0	0.00%
27		International Organisations	(0 0	0	0	0	0	0.00%	0		0 (0 (0	0	0.00%	0	0	C	(0	0	0.00%
28		Institutions	52	2 2	0	0	0	0	14.49%	50		3 1	1 (0	0	15.26%	50	3	1		0	0	15.91%
29		Corporates	274	4 28	6	1	0	2	27.68%		3.	3 12	2 1	1 C) 3	20.82%	255	36	17	() 1	3	19.01%
30		of which: SME	77	7 14	4	0	0	1	22.84%		1	3	7 (0	1	16.56%	73	13	g	(0	1	14.67%
31	ALICTOTA	Retail	2,496	6 232	95	13	3	55	57.97%	2,399	28	7 136	6 13	3 4	75	54.87%	2,319	323	180	12	2 7	97	7 53.72%
32	AUSTRIA	of which: SME	96	6 18	20	0	0	13	67.02%	90	2	0 24	4 (0	14	56.48%	82	23	28	(0	14	49.40%
33		Secured by mortgages on immovable property	1,75	1 153	13	0	1	. 0	3.46%	1,716	17	1 30	0 0) 1	. 1	3.27%	1,686	185	47	(0	1	3.09%
34		of which: SME	186	6 26	4	0	0	0	1.98%	186	2	3	8 0	0	0	1.91%	183	22	11		0	0	1.85%
35		Items associated with particularly high risk		1 0	0	0	0	0	0.11%	1		0 (0 0	0	0	0.08%	1	0	C	(0	0	0.08%
36		Covered bonds	44	4 0	0	0	0	0	11.87%	44		0 (0 0	0	0	11.94%	44	0	C	(0	0	11.96%
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	C	(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	C	(0	0	0.00%
39		Equity	(0 0	0	0	0	0	0.00%	0		0 (0 0	0	0	0.00%	0	0	C	(0	0	0.00%
40		Securitisation																					
41		Other exposures		1 0	0	0	0	0	3.48%	1		0 (0 0	0	0	3.60%	1	0	C		0	0	3.70% 41.58%
42		Standardised Total	20,160	0 494	117	14	4	58	49.95%	19,959	630	0 181	1 14	1 6	80	43.96%	19,768	754	249	13	8	103	41.58%

													Baseline Scenario										
						31.12.2023							31.12.2024							31.12.2025			
Row Num		(mln EUR, %	Stage 1 exposure	e 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			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		Central banks	(0 0	0	0	0	0	0.00%	0	0	C	0	0	C	0.00%	0	0	((0	0	0.00%
44		Central governments	Į.	5 0	0	0	0	0	52.26%	5	0	C	0	0	C	52.25%	5	0	((0	0	52.23%
45		Regional governments or local authorities	(9 0	0	0	0	0	40.51%	9	0	C	0	0	C	40.51%	9	0	((0	0	40.50%
46		Public sector entities	213	3 2	. 0	0	0	0	61.54%	208	6	C	0	0	C	61.16%	203	11	((0	0	59.48%
47		Multilateral Development Banks	(0 0	0	0	0	0	0.00%	0	0	С	0	0	C	0.00%	0	0	((0	0	0.00%
48		International Organisations	(0 0	0	0	0	0	0.00%	0	0	С	0	0	C	0.00%	0	0	((0	0	0.00%
49		Institutions	179	9 2	. 0	0	0	0	20.78%	178	3	C	0	0	C	16.12%	178	3	1		0	0	15.23%
50		Corporates	317	7 91	. 47	1	1	. 25	53.09%	313	85	57	7 1	. 1	. 26	46.15%	302	87	65		. 1	27	42.18%
51		of which: SME	148	8 33	25	0	1	. 11	46.12%	145	30	31	1	1	. 12	40.54%	142	29	35	(1	13	37.81%
52		Retail	1,269	9 175	147	9	8	96	65.68%	1,214	188	189	9	10	114	60.45%	1,162	199	230	8	9	131	57.13%
53	GERMANY	of which: SME	15:	1 20	34	1	1	21	61.19%	142	23	39	9 1	. 1	. 22	2 56.45%	131	29	45		. 1	24	52.62%
54		Secured by mortgages on immovable property	1,487	7 112	11	1	2	2	15.40%	1,462	124	24	1	. 2	. 4	14.94%	1,433	140	37	<u>'</u>	. 1	5	14.45%
55		of which: SME	256	65	7	1	1	. 1	. 15.27%	247	64	16	5	. 2	. 2	14.95%	240	63	24		1	3	14.62%
56		Items associated with particularly high risk		1 0	0	0	0	0	25.33%	1	0	C	0	0	0	25.17%	1	0	(0	0	25.02%
57		Covered bonds	3	3 0	0	0	0	0	11.25%	3	0	C	0	0	0	11.25%	3	0	(0	0	11.25%
58		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	0	C	0	0	0	0.00%	0	0	((0	0	0.00%
59		Collective investments undertakings (CIU)		0 0	0	0	0	0	0.00%	0	0	C	0	0	0	0.00%	0	0	(0	0	0.00%
60				0 0	0	0	0	0	0.00%	0	0	C	0	0	0	0.00%	0	0	(0	0	0.00%
61		Equity Securitisation																					
62		Other exposures		0 0	0	0	0	0	0.00%	0	0	C	0	0	0	0.00%	0	0	(0	0	0.00%
63		Standardised Total	3,482	2 383	205	10	11	. 123	60.08%	3,393	407	271	10	13	144	53.32%	3,296	441	333	10	11	165	49.36%

													Baseline Scenario	0									
						31.12.2023							31.12.2024							31.12.2025			
Row Num		(mln EUR, %)		Stage 2 exposure	e 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 e 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
64		Central banks		0	0	C	0	0 (0.00%)	0 (0	0	0	0	0.00%	() (0	C		0	0.00%
65		Central governments		0	0	0	0	0 (0.00%)	0 (0	0	0	0	0.00%	(0	0	С		0	0.00%
66		Regional governments or local authorities		0	0	0	ס	0	0.00%		0	0	0	0	0	0.00%	(0	C		0	0.00%
67		Public sector entities		0	0	0	0	0	0.00%		0	0	0	0	0	0.00%	(0	С		0	0.00%
68		Multilateral Development Banks		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	(0	C		0	0.00%
69		International Organisations		0	0	0	ס	0	0.00%)	0	0	0	0	0	0.00%	(0	C		0	0.00%
70		Institutions	280	0 1	1 0	0	0	0 (20.90%	279	9 2	2	0	0	0	21.45%	278	3	0	C		0	0 21.71%
71		Corporates	422	2 66	5 15	2	2	1 6	37.52%	410	0 69	25	5	2	1 8	33.05%	388	82	2 34	2		2 1	.1 31.74%
72		of which: SME	29	9 4	4 7	0	0	0 4	53.38%	30	0 2	2	3	0	0 4	52.12%	28	3	8	C		0	4 51.13%
73		Retail	76:	1 98	8 19	4	4	6 14	73.22%	709	9 134	35	5	3	8 22	61.31%	673	151	. 55	3	3	8 3	56.00%
74	UNITED STATES	of which: SME		0	0	0	0	0 (0.00%		0 (0	0	0	0 0	0.00%	(0	C		0	0.00%
75	5/11/12/5/// WIES	Secured by mortgages on immovable property		2 (0	0)	0 (26.29%		2 (0	0	0 (0 0	27.99%		1 (0	С		0	0 28.89%
76		of which: SME		0 (0	0)	0 (0.00%		0 (0	0	0 (0 0	0.00%	() (0	С		0	0.00%
77		Items associated with particularly high risk	56	5	5 4	1	1	0 2	39.05%	50	0 7	7	3	1	0 3	39.12%	47	7 8	10	1		0	4 39.17%
78		Covered bonds		0 (0	0)	0 (0.00%		0 (0	0	0 (0 0	0.00%	() (0	С		0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 (0	O)	0 (0.00%		0 (C	0	0 (0 0	0.00%	() (0	C		0	0.00%
80		Collective investments undertakings (CIU)	(0	0	C	o l	0 (0.00%)	0 (0	O (0	0 0	0.00%	(0	C		0	0.00%
81			(0	0	C	o l	0 (0.00%		0 (0	o o	0	0 0	0.00%	(0	C		0	0.00%
82		Equity Securitisation																					
83		Other exposures	(0	0	C		0 (0.00%		0 (0	O	0	0 0	0.00%	(0	C		0	0.00%
84		Standardised Total	1,521	171	1 38	7	7	7 21	55.23%	1,449	9 212	2 69	9	6	9 33	48.24%	1,387	7 244	99	6	10	0 4	45.79%



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			
lum	(mln EUR, %		2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of re 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	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
1	Central banks	11,290	0	0	0	0 (58.74%	11,290	(O .	0 0	C	0	57.04%	11,28	39	0	0	(0	53.45%
2	Central governments	3,482	57	2	0	0 1	52.31%	3,443		5	3 0	1	. 1	43.82%	3,39	14	6	1 0	(1	39.12%
3	Regional governments or local authorities	3,070	65	1	0	1 (40.07%	3,023		2	2 0	1	. 1	40.04%	2,96	55 16	9	3 0		1 1	40.02%
4	Public sector entities	1,402	14	0	0	0 (65.56%	1,386	30	o l	0 0	1	. 0	63.48%	1,36	57 4	9	1 0		1 0	48.82%
5	Multilateral Development Banks	0	0	0	0	0 (0.00%	0	()	0 0	C	0	0.00%		0	0 (0		0	0.00%
6	International Organisations	0	0	0	0	0 (0.00%	0	(ס	0 0	C	0	0.00%		0	0 (0		0	0.00%
7	Institutions	1,071	136	2	0	1 (19.49%	1,088		5	6 0	1	. 1	21.26%	1,14	5	8 10	0		2	21.93%
3	Corporates	1,148	298 1	45	8	8 77	52.75%	1,102		5 19	93 6	6	90	46.73%	1,12	27 23	5 229	9 6	4	101	43.94%
	of which: SME	295	92 1	04	2	4 57	55.41%	306		5 12	20 2	2	2 63	52.20%	30	08 5	3 130	2		1 66	50.57%
.0	Retail	4,463	667 3	79 5	5 3	35 238	62.83%	4,230	724	4 55	55 50	32	2 354	63.72%	4,11	.2 66	7 729	9 44	24	466	63.89%
BAWAG Group AG	of which: SME	257	60	57	2	1 37	65.65%	238		5	70 2	1	. 40	57.34%	23	5 5	8 85	5 2		1 44	63.89% 51.29%
2	Secured by mortgages on immovable property	4,338	402	40	3	9 4	9.52%	4,281	410)	38	9	12	13.05%	4,22	28 41	7 135	5	ļ	5 19	14.18%
13	of which: SME	421	112	12	1	4 2	14.74%	419	97	7	30 1	3	5	18.00%	41	.6 8	5 44	1		1 8	18.45%
14	Items associated with particularly high risk	48	14	5	1	0 2	41.09%	45	13	3	10 1	C	4	43.33%	4	ŀ6	9 13	3 1		6	43.66%
15	Covered bonds	329	23	1	0	0 (10.44%	342	. 10	0	2 0	C	0	10.48%	34	2	9	0		0	10.51%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 (0.00%	0	(0	0 0	C	0	0.00%		0	0 (0		0	0.00%
17	Collective investments undertakings (CIU)	237	72	37	0	0 15	40.53%	233	73	3	41 0	C	15	37.20%	23	6	8 44	1 0		15	34.49%
18	Equity	0	0	0	0	0 (0.00%	0	(0	0 0	C	0	0.00%		0	0 (0		0	0.00%
19	Securitisation																				
20	Other exposures	1	0	0	0	0 (3.40%	1	(ו	0 0	C	0	3.56%		1	0 (0		0	3.69%
21	Standardised Total	30,880	1,749 6	12 6	8 5	337	55.16%	30,463	1,878	89	9 61	51	. 478	53.18%	30,243	3 1,82	7 1,171	L 55	36	612	52.29%

													Adverse Scenario										
						31.12.2023							31.12.2024							31.12.2025			
Row Num		(mln EUR, %)	Stage 1 exposure	e 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	e Stage 3 exposure	Stock of e 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
22		Central banks	11,290	0 0	0	0	0	0	58.74% 90.77%	11,290		0 (0 0	0	0	57.04%	11,289	0	1	. (0	0	53.45%
23		Central governments	69	9 10	1	0	0	1	. 90.77%	70		9 1	1 (0	1	89.02%	72	7	1		0	1	87.39%
24		Regional governments or local authorities	3,022	2 64	1	0	1	. 0	40.04%	2,976	110	0 2	2 () 1	. 1	40.02%	2,920	164	3	() 1	1	40.01%
25		Public sector entities	1,153	3 12	0	0	0	0	71.30%	1,142	2:	3 (0 0	0	0	66.25%	1,128	36	0	(0	0	46.06%
26		Multilateral Development Banks	(0 0	0	0	0	0	0.00%	0		0 (0 0	0	0	0.00%	0	0	0	(0	0	0.00%
27		International Organisations	(0 0	0	0	0	0	0.00%	0		0 (0 0	0	0	0.00%	0	0	0	(0	0	0.00%
28		Institutions	4:	5 9	0	0	0	0	16.39%	44		9 1	1 (0	0	19.76%	49	4	1		0	0	21.19%
29		Corporates	253	3 48	7	1	1	. 2	28.18%	245	4	8 15	5 1	1	. 3	22.55%	248	39	22	-	L C	5	21.69%
30		of which: SME	67	7 24	4	0	0	1	. 22.39%	68	18	8	8 0	0) 1	17.16%	71	13	11	. (0	2	16.01%
31	ALICTRIA	Retail	2,402	2 322	. 98	22	5	64	64.93%	2,283	38	7 152	2 20	7	101	66.57%	2,256	353	213	19	9 6	145	67.78%
32	AUSTRIA	of which: SME	87	7 27	20	0	0	13	66.78%	82	2	7 25	5 (0	14	54.43%	79	23	31	. (0	14	46.24%
33		Secured by mortgages on immovable property	1,719	9 182	. 16	1	3	1	6.07%	1,690	189	9 38	8 1	4	4	9.28%	1,667	189	61		1 3	7	10.69%
34		of which: SME	180	0 32	. 4	0	0	0	2.89%	181	2	6 10	0 0	0	0	4.01%	180	22	14	. (0	1	4.49%
35		Items associated with particularly high risk		1 1	. 0	0	0	0	0.15%	1		0 (0 0	0	0	0.13%	1	0	0	(0	0	0.12%
36		Covered bonds	4	4 1	. 0	0	0	0	11.86%	44		1 (0 0	0	0	11.90%	44	1	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	0.00%
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	0.00%
39		Equity		0 0	0	0	0	0	0.00%	0		0 (0 0	0	0	0.00%	0	0	0	(0	0	0.00%
40		Securitisation																					
41		Other exposures		1 0	0	0	0	0	3.40%	1		0 (0 0	0	0	3.56%	1	0	0	(0	0	3.69% 52.42%
42		Standardised Total	19,998	8 648	124	24	10	68	54.93%	19,786	77(5 209	9 23	<u> 14</u>	110	52.48%	19,675	794	302	. 21	l 11	158	52.42%

													Adverse Scenario)									
						31.12.2023							31.12.2024							31.12.2025			
Row Num		(mln EUR, %	Stage 1 exposure	e 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		Central banks		0 0	0	0	C	0	0.00%	0	(0	(0	C	0.00%	0	0	(0	0	0.00%
44		Central governments		5 0	0	0	C	0	52.26% 40.51%	5	(0	(0	C	52.24%	5	0	(0	0	52.23%
45		Regional governments or local authorities		9 0	0	0	C	0	40.51%	9	(0		0	(40.51%	9	0	(0	0	40.50%
46		Public sector entities	21	3 2	2 0	0	C	0	61.54%	208	6	5 ()	0	C	61.31%	203	11	()	0 (0	57.58%
47		Multilateral Development Banks		0 0	0	0	C	0	0.00%	0	(0)	0	C	0.00%	0	0	()	0 (0	0.00%
48		International Organisations		0 0	0	0	C	0	0.00%	0	(0	(0	C	0.00%	0	0	()	0 (0	0.00%
49		Institutions	17	3 8	0	0	C	0	13.63%	176	5	5 1	. (0	C	14.45%	177	3	1	<u> </u>	0 (0	15.12%
50		Corporates	28	3 123	3 49	1	3	3 26	52.97%	291	100	0 64	1	1 2	30	46.23%	294	87	75	5	1 1	. 32	43.11%
51		of which: SME	12	.9 51	1 26	1	2	2 12	2 46.45%	137	34	1 35	1	1 1	15	42.67%	138	27	40)	1 1	. 17	41.12%
52		Retail	1,20	7 204	180	19	18	119	65.80%	1,147	188	3 256	5 17	7 14	162	63.23%	1,098	171	322	2 1	5 10	197	61.22%
53	GERMANY	of which: SME	14	-3 29	34	1	1	1 21	62.88%			2 40)	1 1	23	57.07%	127	29	48	3	1 1	. 25	52.39%
54		Secured by mortgages on immovable property	1,45	146	5 13	2	ϵ	5 3	21.04%		141	1 31	. 2	2 4	. 8	24.96%	1,422	140	47	7	2 3	3 12	25.62%
55		of which: SME	24	0 79	9 8	1	4	1 2	20.99%		71	1 20)	1 3	5	24.71%	234	63	30)	1 1	. 8	24.94%
56		Items associated with particularly high risk		1 0	0	0	C	0	33.82%	1	(0 0)	0 0	C	40.12%	1	0	()	0 (0	41.61%
57		Covered bonds		3 0	0	0	C	0	11.25%	3	(0)	0	C	11.25%	3	0	()	0 (0	11.25%
58		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	C	0	0.00%	0	(0	(0	C	0.00%	0	0	()	0 (0	0.00%
59		Collective investments undertakings (CIU)		0 0	0	0	C	0	0.00%	0	(0)	0	C	0.00%	0	0	()	0 (0	0.00%
60		Equity Securitisation		0 0	0	0	C	0	0.00%	0	(0	(0	0	0.00%	0	0	()	0	0	0.00%
61																							
62		Other exposures		0 0	0	0	C	0	0.00%	0	(0)	0	C	0.00%	0	0	()	0 (0	0.00%
63		Standardised Total	3,34	5 483	243	22	26	147	60.76%	3,277	441	L 352	21	L 21	200	56.65%	3,212	413	446	18	14	242	54.25%

												Adverse Scenar	io									
					31.12.2023							31.12.2024							31.12.2025			
ow um	(mln EUR, ^o		e Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for p e Stage 2 exposure Sta	Stock of rovisions for ige 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposu	ıre Stage 3 exposur	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions fo Stage 1 exposu	Stock of r provisions for ire Stage 2 exposure		Stage 2 evenesure
64	Central banks		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0 0	0.00%
65	Central governments		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
66	Regional governments or local authorities		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
67	Public sector entities		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
68	Multilateral Development Banks		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
69	International Organisations		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
70	Institutions	26	4 1	.7	0	0 0	0	20.85%	26	3	17	1	0	0	21.29%	276		4	1	0	0	21.53%
71	Corporates	39	4 9	94 1	16	3 2	7	42.46%		0	114	30	2	2 12	2 38.60%	377	8	5 4	2	2	1	37.93%
72	of which: SME	2	5	7	7	0 0	4	58.80%	2	6	5	8	0	0	58.97%	28	3	3	9	0	0	59.04%
73	Retail	71	4 13	30	34 1	4 12	27	77.64%	66	5	135	79	12	11 6:	1 77.43%	626	13	0 12	2	10	8 93	76.22%
74 UNITED STATES	of which: SME		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	0		0	0	0	0	0.00%
75	Secured by mortgages on immovable property		2	0	0	0 0	0	31.67%)	1	0	0	0	0	39.02%	1	_	0	0	0	0 0	41.46%
76	of which: SME		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0 0	0.00%
77	Items associated with particularly high risk	4	6 1	.3	5	1 0	2	41.32%	4	3	12 1	10	1	0	43.67%	44	}	8 1	3	1	0 6	44.05%
78	Covered bonds		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0 0	0.00%
79	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%		0	0	0	0	0	0.00%	0)	0	0	0	0 0	0.00%
80	Collective investments undertakings (CIU)		0	0	0	0 0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
81	Equity		0	0	0	0	0	0.00%)	0	0	0	0	0	0.00%	0)	0	0	0	0	0.00%
82	Securitisation																					
83	Other exposures		0	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%	0		0	0	0	0 0	0.00%
84	Standardised Total	1,41	9 25	4 50	19	9 14	36	63.83%	1,33	3 2	78 11	19	15	13 77	64.47%	1,325	22	7 178	8	13	9 115	64.58%



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

Group					20	23 EU	-wide 5	ri 6 33 i	est. Ci	euit iii	SK COV.	10-19	IKD			
		_							BAWAG Group AG							
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Public guarar	ntees - Actual						
									31.12	.2022						
			Exposu	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3 exposur
ow um		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	guaranteed amount	Stage 2 exposure	guaranteed amount	Stage 5 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	e Stage 3 exposur
1	Central banks															
2	Central governments															
3	Institutions															
4	Corporates		(2	2)	1 2		0		0		0)		0 -
5	Corporates - Of Which: Specialised Lending		(0	()	0 0		0		0		0) (0 -
6	Corporates - Of Which: SME		(2	2)	1 2		0		0 0		0) (0 -
7	Retail		2	2)		0 1		0		0 1		0)		0 40.68
3	Retail - Secured on real estate property		() ())	0 0		0 0		0 0)	0) ()	0 -
BAWAG Group AG	Retail - Secured on real estate property - Of Which: SME		() ())	0 0		0 0		0 0)	0) (0 -
0 DAWAG GIOUP AG	Retail - Secured on real estate property - Of Which: non-SME		(0	()	0 0		0		0		0) (0 -
1	Retail - Qualifying Revolving		() (()	0 0		0 0		0 0)	0) ()	0 -
12	Retail - Other Retail		2	2)		0 1		0		0 1		0) (0 40.689
.3	Retail - Other Retail - Of Which: SME		2	2)		0 1		0		0 1		0) (0 40.689
14	Retail - Other Retail - Of Which: non-SME		(0	()	0 0		0		0		0)		0 -
.5	Equity															
16	Securitisation															
17	Other non-credit obligation assets															
8	IRB TOTAL		2	2 2	2 1		1 3		0 0		0 1		0			0 40.68%

										Public guarar	ntees - Actual						
										31.12	.2022						
				Exposu	re values	Risk expos	ure amounts	Shaga 1 aynasuua	Stage 1 exposure, of which	Stage 2 overesure	Stage 2 exposure, of which	Stage 2 eymasiya	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	guaranteed amount	Stage 2 exposure	guaranteed amount	Stage 3 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Provisions for	Chara 2 avenagement
19		Central banks															
20		Central governments															
21		Institutions															
22		Corporates		0	2	C		1 2		0		0		0	0	0	<i>j</i> -
23		Corporates - Of Which: Specialised Lending															
24		Corporates - Of Which: SME															
25		Retail		2	0	1		0 1		0		0 1		0	0	0	41%
26		Retail - Secured on real estate property															
27	AUSTRIA	Retail - Secured on real estate property - Of Which: SME															
28	AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	Ó		0		0		0		0	0	0	<i>j</i> -
29		Retail - Qualifying Revolving															
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		2	2	1		1 3		0 0		0 1		0	0	0	41%

									Public guarar	ntees - Actual						
									31.12	.2022						
			Exposur	e values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	Stage I exposure	guaranteed amount	Stage 2 exposure	guaranteed amount	Stage 3 exposure	guaranteed amount			Stage 3 exposure	Stage 3 exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0		0	(0 0	(0		0	(C	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0		0	(0 0	(0		0 0	(C	-
44		Retail - Secured on real estate property														
45	GERMANY	Retail - Secured on real estate property - Of Which: SME														
46	GLRMANI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	(0	(0		0	(C	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	0	0	0		0		0 0		0		0 0	(0	-

										Public guarar	ntees - Actual						
										31.12	.2022						
				Exposur	e values	Risk exposu	ire amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage I exposure	guaranteed amount	Stage 2 exposure	guaranteed amount	Stage 5 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks															
56		Central governments															
57		Institutions															
58		Corporates		0	0	0	(0	0	0	(0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending															
60		Corporates - Of Which: SME															
61		Retail		0	0	0	(0	0	0	(0	0	0	0	0	-
62		Retail - Secured on real estate property															
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME															
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	0	0	(0	0	0	0	0	-
65		Retail - Qualifying Revolving															
66		Retail - Other Retail															
67		Retail - Other Retail - Of Which: SME															
68		Retail - Other Retail - Of Which: non-SME															
69		Equity															
70		Securitisation															
71		Other non-credit obligation assets															
72		IRB TOTAL		0	0	0	0	0	0	0		0	0	0	0	0	-

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																	BAWAG Group AG															
			15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
																	Public guarantees	- Baseline Scen	ario													
							31.1	.2.2023									31.12	2.2024									31.12	.2025				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposi	Stage 2 exposure, of ure which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of e which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio Stage 3 exposur	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	provisions for	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	Stage 1 exposure, of ure which guaranteed amount	Stage 2 exposur	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 Ra Stage 3 expo
	Central banks																															
	Central governments																															A
	Institutions																															A
	Corporates		2	2	0	0	0	0	0 0		0	0 12	.% 2	2 (0 0	0	0 0)	0	0 0	0	12%	Ó	1	0		0 0	0	0	0	0	ار
	Corporates - Of Which: Specialised Lending																															A
	Corporates - Of Which: SME																															A
	Retail		1	1	0	0	0	1	0 0		0	1 92	.% 1	L (0 0	0	0 1		0	0 0	1	86%	, o	1	0)	0 1	0	0	0	1	_
	Retail - Secured on real estate property																															A
MAC Croup AC																																A
WAG Group AG	Retail - Secured on real estate property - Of Which: non-SME																															A
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		3	3	0	1	0	1	0		0	1 90.86	% 3	3 (0 1	0	0 1		0	0 0	1	83.65%		2	0		0 1	0	0	0	1	1 78.

																	Public guarantees -	- Baseline Scenario	io										
							31	.12.2023									31.12	2.2024								31.12.2	025		
Row Num	(mln E	Stage :	1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of e which guaranteed amount	Stage 3 expos	Stage 3 exposure, of ure which guaranteed amount	Stock of provisions fo Stage 1 exposu	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio	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 Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	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 Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
19	Central banks																												
20	Central governments																												
21	Institutions																												
22	Corporates		2	0		0	0	0	0	0 0		12	% 2	(0		0 0	0	0	0 0	129	6 1	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 1	0	0	0 1	. 86%	6 1	1	0 0	0	1	0	0	0 1 82%
26	Retail - Secured on real estate property																												
27 AUSTRIA	Retail - Secured on real estate property - Of Which: SME																												
28 AUSTRIA	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 (-	C	0	0 0	0	0	0	0	0 -
29	Retail - Qualifying Revolving																												
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	:	l 91º	% 3	(0 1	. (0 1	0	0	0 1	. 84%	о 2	2	0 1	0	1	0	0	0 1 78%

																Public guarantees	- Baseline Scenar	io													
						31.12.2023										31.1	2.2024									31.12	2025				
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of e which guaranteed amount	e Stage 2 exposure	Stage 2 xposure, of which guaranteed amount		ge 3 sure, of 5 nich pro anteed Stage ount	Stock of ovisions for pro e 1 exposure Stag	Stock of covisions for ge 2 exposure S	provisions for	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 e Stage 3 exposu	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 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposu	r Coverage r Stage 3 ex
	Central banks																														4
	Central governments																														\overline{A}
	Institutions		0 0		0		0	0	0	0								0		0	0	0	0	0							
	Corporates Of Which Specialized Londing	C	U U) 0	U	0	0	0	U	0 -		0	0	0		0)	0		0	0 -	0	0	U		0 0	0)	0)	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														A
	Retail		0 (0	0	0		0	0		0	0)	0		0	0	0	0	0				<u> </u>	0	<u> </u>	
	Retail - Secured on real estate property				٩	U U	<u> </u>	U	U U	0 -		U	0	0				o o		0	0 -	U	U	U		0					4
O=D14440/	Retail - Secured on real estate property - Of Which: SME																														4
GERMANY	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 -	0	0	0		0 0	0		0		0 -
	Retail - Qualifying Revolving			, ,								J					,						J	J						,	
	Retail - Other Retail																														А
	Retail - Other Retail - Of Which: SME																														A
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														A
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	C	0 0	0	0	0	0	0	0	0 -		0	0	0		0 (ol o		0	Ol-	0	0	0		0 0	0		0 ()	0 -

																Public guarantees	- Baseline Scenar	10												
							31.12	2.2023								31.12	2.2024								31.	.12.2025				
	(ml	Stage 1	expo Lexposure v gua	tage 1 osure, of which Stag rranteed mount	ge 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 expos	Stock of provisions fo sure Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of sure which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o re which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for provisions Stage 1 exposure Stage 2	ons for provis	ions for	overage Ratio - tage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposur	Stage 2 exposure, re which guarantee amount	of Stage 3 exposu	Stage 3 exposure, of ure 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 I Stage 3 ex
	Central banks																													4/
	Central governments																										4			4
	Institutions																													A
	Corporates		0	0	0	0	0)	0	0	0	0 -	0	0	0	0 0		0	0	0 -	0	0		0	0	0	0 ر	0	0	ა -
	Corporates - Of Which: Specialised Lending																													A
	Corporates - Of Which: SME																													4
	Retail		0	0	0	0	0)	0	0	0	0 -	0	0	0	0 0		0	0	0 -	0	0		0	0	0	0	0	0	0 -
	Retail - Secured on real estate property																										A			4
LINITED CTATES	Retail - Secured on real estate property - Of Which: SME																										A			4
UNITED STATES	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 0	0	0 -	0	0		0	0	0	0	0	0	0 -
	Retail - Qualifying Revolving																									A	A			A
	Retail - Other Retail																									\overline{A}	A			A
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													A
	Equity																													
	Securitisation																													4
	Other non-credit obligation assets																													4
	IRB TOTAL		0	0	0	0	0		0	0	0	0 -	0	0 (0	0 0		0	0	0 -	0	0		0	0	0	0 /	0	0	0 -

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

														25 LO-V																		
																	BAWAG Group AG															
			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	73	74
																	Public guarantees -	- Adverse Scena	ario													
							3	31.12.2023									31.12	.2024									31	1.12.2025				
		(mln EUR, %)	itage 1 exposure	Stage 1 exposure, ce which guarantee amount		Stage 2 exposure, sure which guaranted amount	Stage 3 expo	Stage exposur osure whic guaran amou	re, of Stock of provisions teed Stage 1 expo	for provisions	f Stock of for provisions for osure Stage 3 exposu	Coverage Ratio Stage 3 exposure	- e 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 exposur	Stock of provisions for Te Stage 2 exposu	Stock of r provisions for are Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of e which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposi	Stage 3 exposure, of ure which guaranteed amount	Stock of provisions for Stage 1 expose	Stock of provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Rat r Stage 3 expos
	Central banks																															
	Central governments																															A
	Institutions																															
	Corporates		2	2	0	0	0	0	0	0	0	0 15%	%	0	1	0	0		0	0	0	17%		1	0		0	0	0	0	0 (0
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		1	1	0	0	0	1	0	0	0	1 92%	%	0	0	0	1		0	0	0	85%		1	0		0	1	0	0	0 1	1
	Retail - Secured on real estate property																															
BAWAG Group AG	Retail - Secured on real estate property - Of Which: SME																															
BAWAG GIOUP AG	Retail - Secured on real estate property - Of Which: non-SME																															A
	Retail - Qualifying Revolving																															A
	Retail - Other Retail																															A
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															A = -7
	Equity																															A
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		3	3	0	1	0	1	n	0	0	1 90.60%	6	0	1	0	1		nl	n	0	81 90%		2	0		0	1	0	0	0 1	1 75 7

																Public guarantees - Adv	verse Scenario)											
							31.12	2.2023								31.12.202	24								31.1	2.2025			
ow im	(mln	Stag	ge 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 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of e which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 xposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Rations Stage 3 exposi	O - Stage 1 expos	Stage 1 exposure, of ure which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposur	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																												
b l	Central governments																												
1	Institutions																												
2	Corporates		2	0	0	0	0		0		0	0 15%	1	0	1	0 0	0	0	0	0 17	7%	1	0 0		0)	0 0	0	0 18%
3	Corporates - Of Which: Specialised Lending																												
4	Corporates - Of Which: SME																												
5	Retail		1	0	0	0	1		0)	0 :	1 92%	1	0	0	0 1	0	0	0	1 8:	5%	1	0 0)	0		0 0	0	1 80%
6	Retail - Secured on real estate property																												
AUSTRIA	Retail - Secured on real estate property - Of Which: SME																												
8 AUSTRIA	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	0	0 -		0	0 0		0)	0 0	0	0 -
9	Retail - Qualifying Revolving																												
0	Retail - Other Retail																												
1	Retail - Other Retail - Of Which: SME																												
2	Retail - Other Retail - Of Which: non-SME																												
3	Equity																												
4	Securitisation																												
5	Other non-credit obligation assets																												
6	IRB TOTAL		3	0	1	0	1		0		0 :	1 91%	2	0 :	1	0 1	0	0	0	1 82	%	2	0 1	L	0		0 0	0	1 75%

																Public guarantees	- Adverse Scenar	io													
						31.12.2023										31.12	2.2024									31.12.	2025				
	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure gua	Stage 2 sosure, of which Si aranteed mount	tage 3 exposure value of the second s	Stage 3 posure, of which paranteed S amount	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Stage 3 Avnocur) - Stage 1 exposure re	Stage 1 exposure, of which guaranteed amount		Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which St guaranteed amount	age 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 e Stage 2 exposure	Stock of provisions for Stage 3 exposu	Coverage F Stage 3 exp
	Central banks																														4
	Central governments																														4
	Institutions														,																
	Corporates Of Which Coosistiand Londing		0	0 0	0	0	0	0	0		0 -	0		0 0)	0 0		0 0		0	0 -	0	0	0		0 0	0)	0)	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																														A
	Retail		0		0	0	0	0	0		0	0			\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0		0		0	0	0	0	0			0)	0)	
	Retail - Secured on real estate property	(0	U	U	<u> </u>	0	U		0 -	U		0 0	,	0		0 0		U .	0 -	U	U	U		0 0	0			,	0 -
O===144.007	Retail - Secured on real estate property - Of Which: SME																														A
GERMANY	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 0	(0	0 -	0	0	0		0	0		0		0 -
	Retail - Qualifying Revolving					J			J			J										Ů					J			,	
	Retail - Other Retail																														A
	Retail - Other Retail - Of Which: SME																														A
	Retail - Other Retail - Of Which: non-SME																														A
	Equity																														
	Securitisation																														A
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0 -	0		0		0		0		0	0 -	0	0	0		0	0		0		0 -

																Public guarantees	- Adverse Scenar	io											
							31.12.	.2023								31.12	2.2024							31.1	2.2025				
Row lum	(1	s(mln EUR, %)	tage 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 exposu	Stock of r provisions for ire Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 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 Stock of provisions for Stage 1 exposure Stage 2 expo	or provisions fo	Coverage Ratio - Stage 3 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 S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																												
56	Central governments																												
57	Institutions																												
58	Corporates		0	0	0	0	0	(0	0	0	0 - (0	0	0	0		0	0	0 - 0		0 0)	0)	0	0	0 -	<u>,-</u>
59	Corporates - Of Which: Specialised Lending																												
60	Corporates - Of Which: SME																												
61	Retail		0	0	0	0	0	(0	0	0	0 -	0	0	0	0		0	0	0 -		0 0		0	(0	0	0 -	<u>,-</u>
62	Retail - Secured on real estate property																												
63 LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME																												
UNITED STATES	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	0 - 0		0 0		0)	0	0	0 -	,
65	Retail - Qualifying Revolving																												
66	Retail - Other Retail																												
67	Retail - Other Retail - Of Which: SME																												
68	Retail - Other Retail - Of Which: non-SME																												
69	Equity																												
70	Securitisation																												
71	Other non-credit obligation assets																												
72	IRB TOTAL		0	0	0	0	0	(0	0	0	0 -	0 (0	0	0		0 0	0	0 - 0)	0 0)	0 () (0	0	0 -	,

	BAWAG Group				20	23 EU-\	wide S	tress T	est: Cr	edit ris	k COV	ID-19	STA		
				1	2	3	4	5	6	7	8	9	10	11	12
									31 1	12.2022					
Row Num			(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of	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
1		Central banks					umount		dillouite		amount				
2		Central governments													
3		Regional governments or local authorities													
4		Public sector entities													
5		Multilateral Development Banks													
6		International Organisations													
7		Institutions													
8		Corporates		7	7	0 6		5 0)	0		0 0	()	-
9		of which: SME		1		0 1		0 0)	0		0 0	((-
10		Retail		2		1 2		0 0)	0 0		0 0	((-
11	BAWAG Group AG	of which: SME		2	2	1 2		0 0)	0 0		0 0	(() -
12		Secured by mortgages on immovable property		18	3	1 13	1	.3 5	5	5 0		0 0	()	18%
13		of which: non-SME		0)	0 0		0 0)	0 0		0 0	(() -
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		27	'	1 22	1	8 6	5	6 0		0 0	0	0	18%
										antees - Actual					
							Stage 1		Stage 2		Stage 3				
Row Num				Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)				guaranteed amount		guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
22		Central banks					amount		amount		amount				
23		Central governments													
24		Regional governments or local authorities													
25		Public sector entities													
26															
		Multilateral Development Banks													
27		International Organisations													

								31.1	12.2022					
Row Num		(mln EUF	Exposure values	Risk exposure amounts	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	(5 (5		5 0		0 0	(0	0	0) -
30		of which: SME		0 (0		0 0		0 0		0	0	0	0 -
31		Retail		0 (0		0 0		0 0		0	0	0	0 -
32	AUSTRIA	of which: SME		0 (0		0 0		0 0		0	0	0	0 -
33		Secured by mortgages on immovable property	18	3	13	1	3 5		5 0		0	0	0	18%
34		of which: non-SME		0 (0		0 0		0 0	(0	0	0	0 -
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	23	3 1	18	18	8 6		6 0		0	0	0	18%

								Public guara	antees - Actual					
								31.1	2.2022					
Row Num		(mln EUR, %)		Risk exposure amounts	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 S	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		1		0 0		0		0	0	0	-
51		of which: SME	1		1		0 0		0		0	0	0	-
52		Retail	2	:	1 2		0 0		0		0	0	0	-
53	GERMANY	of which: SME	2	:	1 2		0		0		0	0	0	-
54		Secured by mortgages on immovable property	0		0		0 0		0		0	0	0	-
55		of which: non-SME	0		0		0 0		0		0	0	0	-
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												
62		Other exposures												
63		Standardised Total	3	3	1 3		0 0		0		0	0	0	-

03		Standardisca Total					<u> </u>		•		<u> </u>			
								Public quara	antees - Actual					
								Public guara	antees - Actual					
								31.1	2.2022					
Row Num		(mln EUR, %		Risk exposure amounts	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
64		Central banks				amount		amount		amount				
65		Central governments												
66		Regional governments or local authorities												
67		Public sector entities												
68		Multilateral Development Banks												
69		International Organisations												
70		Institutions												
71		Corporates	0	(0 0	(0 0	(0 0	C	0	0	0	-
72		of which: SME	0	(0 0	(0 0	(0	C	0	0	0	-
73		Retail	0	(0 0	(0 0	(0	C	0	0	0	-
74	UNITED STATES	of which: SME	0	(0 0	(0 0	(0	C	0	0	0	-
75		Secured by mortgages on immovable property	0		0	(0 0	(0 0	C	0	0	0	-
76		of which: non-SME	0	(0	(0	(0 0	C	0	0	0	-
77		Items associated with particularly high risk												
78		Covered bonds												
79		Claims on institutions and corporates with a ST credit assessment												
80		Collective investments undertakings (CIU)												
81		Equity												
82		Securitisation												
83		Other exposures												
84		Standardised Total	0		0		0		0	C	0	0	0	-

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

Group							20	23 EU-wide S			1D-19 STA						
		13	14 15	16 17	18 19	20 21	22 23	24 25	BAWAG Group AG 26 27	28 29	30 31	32 33	34 35	36 37	38 39	40 41	42
	Coolin EU	Stage 1 exposure	Stage 1 exposure, of which Stage 2 exposure	Stage 2 exposure, of re which Stage 3 exposu	guaranteed Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	guaranteed	Stage 2 exposure, of which Stage 3 exposure guaranteed	guaranteed Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	guaranteed	Stage 2 exposure, of e which Stage 3 exposur guaranteed	guaranteed Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expos	
	Central banks Central governments Regional governments or local authorities Public sector entities	JR, %)	amount	amount	amount			amount	amount	amount			amount	amount	amount		
BAWAG Group AG	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	6	5 5	1 1 0 0	0 0	0 0	0 39.02% 0 38.87%	6 5 2		0 0 (0 0	38.93% 6	5	1 0 0	0 0	0 0	0 3
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	13	3 13	5 5	0 0	0 0	0 49.64% 1	14 14	5 5 (41.49% 13	13	5 5	0	0 0	0 3
	Securitisation Other exposures Standardised Total	21	18	6 6	0 0	0 0	0 47.58% 2	22 19 5	5 5 0		0 0	40.62% 21	19	5 5	0 0	0 0	0 3
			Stage 1 exposure, of	Stage 2 exposure, of	.12.2023 Stage 3 exposure, of Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 1 exposur	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 exposure, of which provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 1 evapoure	Stage 1 exposure, of	Stage 2 exposure, of	2.2025 Stage 3 exposure, of Stock of	Stock of Stock of	
	(mln EU	Stage 1 exposure	which Stage 2 exposure guaranteed amount	re which Stage 3 exposu guaranteed amount		r provisions for provisions for Ire Stage 2 exposure Stage 3 exposure		re which Stage 2 exposure guaranteed amount	which Stage 3 exposure guaranteed amount	which provisions for guaranteed Stage 1 exposure amount	provisions for provisions for Stage 2 exposure	Stage 3 exposure	which Stage 2 exposus guaranteed amount	e which Stage 3 exposur guaranteed amount	e which provisions for	provisions for provisions for Stage 2 exposure Stage 3 expos	TOF Stage 3 evi
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																
AUSTRIA	Institutions Corporates of which: SME Retail of which: SME	5	5 5	1 1 0 0	0 0	0 0	0 40.00% 0 40.00%	5 5 5		0 0 (0 0	40.00% 5	0	0 0	0 0	0 0	0 40
AUSTRIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	13	3 13	5 5	0 0	0 0	0 50.22% 1	14 14 5	5 5 (0 0	0 0	42.40% 13	13	5 5	0 0	0 0	0 37
	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	18	3 18	6 6	0 0	0 0	0 50.12% 1	.9 19 5	5 5 0			42.37% 19	19	5 5	0 0	0 0	0 37
			Stage 1		.12.2023 Stage 3			Stage 1	31.1	s - Baseline Scenario 2.2024 Stage 3			Stage 1		2.2025 Stage 3		
	(mln EU	Stage 1 exposure	exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of re which Stage 3 exposuguaranteed amount	Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposurements	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of which Stage 3 exposure guaranteed amount	Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposure amount	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of e which Stage 3 exposur guaranteed amount	Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposu amount	Stock of provisions for provisions for Stage 2 exposure Stage 3 expos	for Stage 3 exp
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																
GERMANY	Institutions Corporates of which: SME Retail of which: SME	2	0 0	0 0	0 0	0 0	0 38.68% 0 38.87%	1 0 0				38.68% 1 38.87% 2	0	0 0	0 0	0 0	0 38
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						9.51%					9.00%					U c
	Equity Securitisation Other exposures Standardised Total	3	3 0	0 0	0 0	0 0	0 37.92%	3 0 0	0 0	0 0	0 0	37.88% 3	0	0 0	0 0	0 0	0 37.
				31	.12.2023					s - Baseline Scenario 2.2024				31.:	2.2025		
	(mln EU	Stage 1 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of	Stage 3 exposure, of Stock of grovisions for	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of	Stage 3	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of	Stage 3 exposure, of Stock of which provisions for	Stock of Stock of provisions for stage 2 exposure Stage 3 expos	for Stage 3 exp
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																
UNITED STATES	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0		0 0 0	0 0	0 0	0 -	0 0 0				- 0 - 0	0	0 0 0	0 0 0	0 0 0	0 -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																
	Equity																

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

Group							20.	23 EU-wide Si	tress Test: Cr		ID-19 SIA						
		43	44 45	46 47	48 49	50 51	52 53	54 55	BAWAG Group AG 56 57	58 59	60 61	62 63	64 65	66 67	68 69	70 71	72
	(mln EU	Stage 1 exposure	guaranteed	Stage 2 exposure, of ure which Stage 3 exposure guaranteed	guaranteed Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure	guaranteed Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 1 exposure	guaranteed	Stage 2 exposure, of e which Stage 3 exposur guaranteed	guaranteed Stage 1 exposur	Stock of Stock of provisions for provisions fo Stage 2 exposure Stage 3 exposu	
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		amount	amount	amount			amount	amount	amount			amount	amount	amount		
BAWAG Group AG	International Organisations Institutions Corporates of which: SME Retail	2	5 4 2 0	1 1 0 0	0 0	0 0	0 47.38% 0 38.87%	5 5 1 2 0 0	1 0			38.87% 2 39.99% 13	0	1 1 0 0		0 0	0
	of which: non-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	18	8 16	9 8	0 0	0 0	0 47.62% 2	17 7	7 0 Public guarantees	0 0 (o	0 0 (21	18	6 6	0	0 0	0 3
		Stage 1 exposure	Stage 1 exposure, of re which Stage 2 exposur guaranteed	Stage 2 exposure, of		Stock of Stock of or provisions for sure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed	Stage 2 exposure, of	2.2024 Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which Stage 2 exposure	Stage 2 exposure, of		Stock of Stock of provisions fo e Stage 2 exposure Stage 3 exposure	for Stage 3 ex
	Central banks	R, %)	amount	amount	amount	Sure Stage 2 exposure Stage 3 exposur		amount	amount	amount	Stage 2 exposure Stage 3 exposure		amount	amount	amount	Stage 2 exposure Stage 3 expost	Sure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																
	International Organisations Institutions Corporates of which: SME	4	4 4	1 1	0 0	0 0	0 40.00%	5 5 1	1 C		0 0 (40.00%	5	1 1	0 0	0 0	0 4
AUSTRIA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	11	0 0	7 7	0 0	0 0	0 40.00% 0 49.98% 1	2 12 6	6 (0 0 0) 40.00% () 40.85% 13	13	5 5	0 0	0 0	0 4
	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	16	16 16	8 8	0 0	0 0	0 49.89% 1	7 17 7	7 7 (0 (0 0	40.83% 18	18	6 6	0	0 0	0 35
			Stage 1		1.12.2023 Stage 3			Stage 1	31.12	s - Adverse Scenario 2.2024 Stage 3			Stage 1		2.2025 Stage 3		
	(mln EU	Stage 1 exposure	exposure, of	Stage 2 exposure, of ure which Stage 3 exposure guaranteed amount	Stage 3 exposure, of Stock of sure which provisions for guaranteed Stage 1 exposure amount	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of which Stage 3 exposure guaranteed amount	Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposure amount	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which Stage 2 exposure guaranteed amount	Stage 2 exposure, of e which Stage 3 exposur guaranteed amount	Stage 3 exposure, of Stock of provisions for guaranteed Stage 1 exposurement	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	for Stage 3 exp
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																
GERMANY	Institutions Corporates of which: SME Retail of which: SME	2	1 0	0 0	0 0	0 0	0 49.71% 0 38.87%	2 0 0	0 0	0 0	0 0 0) 57.07% 1) 38.87% 2	0	0 0	0 0	0 0	0 5
OLIVI / IVI	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0	0 0	0 0	0 0	0 11.79%	0 0	0 0		0 0	14.41%	0	0 0	0	0 0	0 1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																
	Other exposures Standardised Total	3	3 0	0 0	0 0	0 0	0 39.40%	3 0 0	0 Public guarantees	0 0 0 c	0 0	40.56%	0	0 0	0	0 0	0 40
		Stage 1 exposure	Stage 1 exposure, of re which Stage 2 exposur	Stage 2 exposure, of	Stage 3 exposure, of Stock of which provisions for	Stock of Stock of or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure	Stage 2 exposure, of	2.2024 Stage 3 exposure, of Stock of provisions for	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which Stage 2 exposure	Stage 2 exposure, of	2.2025 Stage 3 exposure, of Stock of provisions for	Stock of Stock of provisions fo	Coverage R
	Central banks Central governments		guaranteed amount	guaranteed amount	guaranteed Stage 1 expose amount	Stage 2 exposure Stage 3 exposure	Stage 3 exposure	guaranteed amount	guaranteed amount	guaranteed Stage 1 exposure amount	Stage 2 exposure Stage 3 exposure	Stage 3 exposure	guaranteed amount	guaranteed amount	guaranteed Stage 1 exposur	e Stage 2 exposure Stage 3 exposu	Stage 3 exp
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																
UNITED STATES	Institutions Corporates of which: SME Retail of which: SME	0	0 0	0 0	0 0	0 0	0 -	0 0 0	0 0	0 0	0 0 0) - (0	0 0	0 0	0 0	0 -
ONITED STATES	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0 0	0 0	0 0	0 0	0 -	0 0	0 0	0 (0 0		0	0 0	0	0 0	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																
	Other exposures Standardised Total																



2023 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
RowN um		(mln EU	R) 31.12.2022	31.12.2023	31.12.2024	31.12.2025	31.12.2023	31.12.2024	31.12.2025
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KEA	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

		1	2	3	4	5	6	7	
	<u>_</u>	Actual		Baseline scenario		Adverse scenario			
Rov Nun	(mln EUR)	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	Total risk exposure amount	20,664	21,248	21,595	21,801	21,878	22,555	22,948	
8	Total Risk exposure amount (transitional)	20,664	21,248	21,595	21,801	21,878	22,555	22,948	
9	Total Risk exposure amount (fully loaded)	20,664	21,248	21,595	21,801	21,878	22,555	22,948	



2023 EU-wide Stress Test: Capital

March				IFRS 9 first implementation	Actual	<u> </u>	Baseline Scenario			Adverse Scenario	
March Marc	w Im		(mln FUR. %)	01.01.2018	31.12.2022	2023	2024	2025	2023	2024	2025
The content of the		A			3,825	4,013	4,235	4,451	3,722	3,818	3,926
March Marc		A.1			2,793	2,976	3,232	3,479	2,682	2,777	2,894
March		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		36	36	36	36	36	36	36
1		A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
Map								•	·	2,616	2,760
March					-144	-144	-144	-144		-269	-269
March Marc					0	0	0		-143	-143	-143
March Marc					-144	-144	-144	-144	-144	-144	-144
March Marc	0		Other Reserves		840	823	806			806	789
A. A. A. A. A. A. A. A.	1	A.1.5	Funds for general banking risk		9	9	9	9	9	9	9
A	2	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
Barrier Barr	В	A.1.7	Adjustments to CET1 due to prudential filters		10	10	10	10	30	30	30
March Marc	4	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5
March		A.1.7.2	Cash flow hedge reserve		19	19	19	19	39	39	
March					-4	-4	-4	-4	-4	-4	-4
March											-414
Mathematical Control Mathematical Control Mathematical Control Mathematical Control Mathematical Control Mathematical Mathemati										-109	-109 -305
A					0	0	0	0	0	0	0
A					0	0	0	0	0	0	0
## A # A # A # A # A # A # A # A # A #	2	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-19	-18	-35	0	0	0
### ALAD Control to the control of Copies Cop	8	A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
### ALEA Colorest control and colored processes (1) 1 1 1 1 1 1 1 1 1	4	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
Aliana Commission of the employment of the commission of the c		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
### ### ##############################	6	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
A A A A A A A A A A	7	Δ1141	of which: from securitisation positions (-)		0	0	0	0	0	0	
Alian Springer increases											
ALID (1971) for own in off and all accommons are introduction as adjustment receivable. ONE PRINCES ALID (1985) for own in own in the control of the contr			significant investment		0	0	0		0	0	
### A118 (1 American Secretary Secre					0	0	0	0	0	0	0
ALLEA C) Million control control control control					0	0	0	0	0	0	0
A 1.13	OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-2	-17	-21	0	-10	-20
Alian Comment of CTT Courte can be 4 about 18 frequence (10) for \$702.011	3	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
A 1.20 CET Explicit derivates to delicazion - victor A 1.21 desirate support ETES Consistent desiragements A 1.22 desirate support ETES Consistent desirates (AS 10 total consistent des 10 de	4	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
A 1.2.1 A contraspect to PRSS Commission among membs A 1.2.1 between in PRSS SC (promotes with PR server) (16(10)) (10) (10) (10) (10) (10) (10) (10)	5	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
A A A A A A A A A A	5	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
Alizar September Septemb					0	0	0	0	0	0	0
A			31/12/17 ("static part")	0	0	0	0	0	0	0	
A.1.2.1.4 Personal in roun respict registed BTGS 0 CL, production and of DL companied bTGS 0 Figures as of C			between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic		0	0	0		0	0	
A122.1.1 Irranser of GTT capital due to the tox debasibility of the amounts alone ("more dynamic part") A1.22. Transitional adjustmens. A1.22.1.1 Agrismicra due to 1980 transposed amorganizers. A1.22.1.1 Heron the increased IMS9 SEL processors and of EL. A1.22.1.2 Heron the increased IMS9 SEL processors and of EL. A1.22.1.2 From the amount of DTAs that the cellulated adjustment of TAS and the cellulated adjust	1		Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	0
A1.22.1 Adjustments due to PRS 9 transcored arrangements 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	A.1.21.4.1			0	0	0	0	0	0	0
A1.22.1.1 From the increased IPILS 9 ECL provisions ent of EL. A.2.2.1.2 From the anount of DTAs that is deducted from CET1 capital O	3	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
A.1.22.1.2 From the amount of DTAs that is deducted from CET1 capital A.1.22.2 Other transitional adjustments to CET1 Capital A.1.22.2.1 of which due to DTAs that rely on future profitability and do not arise from temporary differences A.1.22.2.2 Infinition flux to DTAs that rely on future profitability and asked from temporary differences A.1.22.2.2 Infinition flux to DTAs that rely on future profitability and asked from temporary differences A.1.22.2.2 Infinition flux to DTAs that rely on future profitability and asked from temporary differences A.1.22.2.2 Infinition flux to DTAs that rely on future profitability and asked from temporary differences A.1.22.2.3 Infinition flux to propalated gains and disease measured at fair value through other comprehencine income in view of COVID-19 paradomic A.1.22.2.4 of which: cueruption from deduction of Early Holdings in Insurance Companies from CET1 Items A.2.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.2.1 Additional Tier 1 Capital instruments A.2.2 (c) Piezes deduction from T2 items over T2 capital A.2.3 Other Additional Tier 1 transitional adjustments A.2.4 Tier 2 Capital (net of deductions and after transitional adjustments) A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.4.1 Tier 2 Capital incluments A.4.1 Tier 2 Capital incluments A.4.2 Tier 2 Capital incluments A.4.3 Tier 2 Capital incluments A.4.4 Tier 2 Capital incluments A.4.5 Sept. Sep	4	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.1.22.2 Other transitional adjustments to CETI Capital O		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
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 0 0 0 0 0 0 0 0 0 0 0 0					0	0	0	0	0	0	0
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 of investment of which due to unmailised gains and lossus measured at fair value through other comprehensive income in view of COVID-19 pandemic. A 1.22.2.3 of which exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0	0	0	0	0	0	0
A.1.22_2.3 Officer Additional Tier 1 Capital Instruments A.2.2 Officer Additional Tier 1 Capital Components and deductions A.2.2 Additional Tier 1 Capital Components and deductions A.2.2 Additional Tier 1 Capital Components A.2.2 Officer Additional Tier 1 Capital Components A.2.2 Officer Additional Tier 1 Capital Components A.2.2 Officer Additional Tier 1 Capital Components A.2.3 Officer Additional Tier 1 Capital Components A.2.3 Officer Additional Tier 1 Capital Components A.2.4 Additional Tier 1 Capital Components A.2.5 Officer Additional Tier 1 Capital Components A.2.4 Additional Tier 1 Capital Cap			of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	0
A.1.2.2.4 of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			instruments of financial sector entities where the institution has a significant investment of which: due to unrealised gains and losses measured at fair value through other comprehensive income		U	0	0		0	0	
A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.2.1 Additional Tier 1 Capital instruments A.2.2 (-) Excess deduction from T2 Items over T2 capital A.2.3 Other Additional Tier 1 Capital components and deductions A.2.4 Additional Tier 1 transitional adjustments A.2.4 Additional Tier 1 transitional adjustments A.2.4 Additional Tier 1 transitional adjustments A.2.4 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A.4.1 Tier 2 Capital instruments A.4.1 Tier 2 Capital instruments A.5 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.5 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.5 TIER 2 Capital instruments A.6 TIER 2 Capital instruments A.6 TIER 2 Capital instruments A.7 TIER 2 Capital instruments A.8 TIER 2 Capital instruments					0	0.	0	0	0	0	0
A.2.2 (·) Excess deduction from T2 items over T2 capital 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					405	405	405	405	405	405	405
A.2.3 Other Additional Tier 1 Capital components and deductions A.2.4 Additional Tier 1 transitional adjustments D. O.	3	A.2.1	Additional Tier 1 Capital instruments		475	475	475	475	475	475	475
A.2.4 Additional Tier 1 transitional adjustments	4	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
A.2.4.1 of which: adjustments due to IFRS 9 transitional arrangements 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					-70	-70	-70	-70	-70	-70	-70
A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A.4. Tier 2 Capital instruments 59 A.4.1 Tier 2 Capital instruments 59 592 592 592 592 592 592 592					0	0	0	0	0	0	
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 60 A.4.1 Tier 2 Capital instruments 592 592 592 592 592 592 592					3 197	3.381	3.637	3.883 U	3.086	3,182	3,2 99
A.4.1 Tier 2 Capital instruments 592 592 592 592 592										636	627
A.4.2 Other Tier 2 Capital components and deductions 24 30 -4 -24 31										592	592
	1	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	2	A.4.3	Tier 2 transitional adjustments		13	12	10	0	12	10	0
A.4.3.1 of which: adjustments due to IFRS 9 transitional arrangements 0 0 0 0 0 0	3	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.5 Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 0 0 0 0 0 0	1	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 GIOUP AG								
			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		A	dverse Scenario	
Row Num		(mln EUR, %)	01.01.2018	31.12.2022	2023	2024	2025	2023	2024	2025
65	В	TOTAL RISK EXPOSURE AMOUNT		20,664	21,248	21,595	21,801	21,878	22,555	22,948
66 TOTAL RISK EXPOSURE AMOUNT	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	C.1	Common Equity Tier 1 Capital ratio (transitional)		13.51%	14.01%	14.97%	15.96%	12.26%	12.31%	12.61%
69 CAPITAL RATIOS (%) Transitional period	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	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,793	2,976	3,232	3,479	2,682	2,777	2,894
72 Fully loaded CAPITAL	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	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 CAPITAL RATIOS (%) Fully loaded	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	H.1	Total leverage ratio exposures (transitional)		57,563	57,563	57,563	57,563	57,563	57,563	57,563
78 Leverage ratios (%)	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	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 Transitional combined buffer	P.3	O-SII buffer		0.50%	0.75%	0.90%	0.90%	0.75%	0.90%	0.90%
84 requirements (%)	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%		4.18%	4.18%
87	R.1	Pillar 2 capital requirement		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%
89	R.1.2	of which: AT1 Total SREP capital requirement		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
90 Pillar 2 (%)	R.2	(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%
91	R.2.1	of which: CET1 Overall capital requirement		5.63%	5.63%	5.63%	5.63%		5.63%	5.63%
92	R.3	(applicable requirement under the baseline scenario according to EBA/GL/2018/03) of which: CET1		13.56%	14.03%	14.18%	14.18%		14.18%	14.18%
93	R.3.1	(relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.19%	9.66%	9.81%	9.81%		9.81%	9.81%
94	R.4	Leverage Ratio pillar 2 requirement COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
95	S.1	application of IFRS-17		2,801						
96 Memorandum items related to the application	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
97 of IFRS-17 for banks with insurance subsidiaries or	S.3	IFRS-17		20,664						
98 participations	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

		1	2	3	4	5	6	7
		Actual	Baseline scenario				Adverse scenario	
RowN um	(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

	(min EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2023	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