Raiffeisen-Holding
Niederösterreich-Wien

Regulatory Disclosure Report 2025

of Raiffeisen-Holding
Niederösterreich-Wien

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Publication details

RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung (R-Holding) is a credit institution within the meaning of the Austrian Banking Act (BWG) and at the same time a licensed EU parent financial holding company pursuant to Section 7b (1) BWG. As an EU parent financial holding company, R-Holding is responsible at the level of the credit institution group (R-Holding CRR credit institution group) for compliance with the requirements of the Capital Requirements Regulation (CRR) and, in this capacity, fulfils all disclosure obligations based on the consolidated financial position of the R-Holding CRR credit institution group (Article 13 (1), first subparagraph, in conjunction with Article 11 (2)(a) CRR).

RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG (RLB NÖ-W AG) is a CRR credit institution and an integral part of the R-Holding CRR credit institution group. As a large subsidiary of R-Holding, RLB NÖ-W AG is subject to the partial disclosure obligation pursuant to Art. 13 (1) (2) CRR.

The disclosure for the fourth quarter of 2025 is based on the requirements set out in Part 8 of the CRR.

The qualitative and quantitative information presented below was submitted to the European Banking Authority (EBA) in accordance with Article 434 (1) CRR and published on its website.

The figures are given in thousands of euros (EUR thousand) unless expressly stated otherwise in the respective item. Rounding differences may occur in the tables.

The disclosure procedure is described in a manual, which is reviewed at least once a year. The same quality standards are applied as for internal reporting or financial reporting and the rules of the internal control system (ICS). The main process steps are 1) Review of the requirements, 2) Updating the manual, 3) Delivery of the tables, templates and texts, 4) Preparation of the disclosure document, 5) Obtaining a management decision and 6) Publication.

As R-Holding does not use an internal model, has no credit derivatives in its portfolio, is not a global systemically important institution and the NPL ratio is below 5%, the corresponding empty templates and tables are not published for reasons of simplification and clarity.

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Article 435 CRR – Risk management objectives and policies

Risk management and strategic focus

Art. 435 (1) (a), (b) CRR The importance of overall bank risk management, above all the capability of a credit institution to identify, measure, monitor and manage all material risks on a timely basis, has increased significantly in light of the volatile economic environment of recent years. The Raiffeisen-Holding NÖ-Wien Group therefore views risk management as an active corporate function and an integral part of overall bank management. The focus lies primarily on the optimisation of risks and earnings (returns) to manage opportunities and risks.

In addition to legal and regulatory requirements, particular consideration is given to the nature, scope and complexity of business activities and the resulting risks. The Raiffeisen-Holding NÖ-Wien Group has a system of risk principles and procedures for measuring, monitoring and limiting risks aimed at optimising the management and control of risks in the Group. This risk report describes these principles and the organisation of risk management and explains the current risk positions in all major risk categories.

The principles of risk policy and risk management are defined by the Managing Board of RLB NÖ-Wien and the management of Raiffeisen-Holding NÖ-Wien for the entire Raiffeisen-Holding NÖ-Wien Group.

The risk management activities described below show the process for the Raiffeisen-Holding NÖ-Wien-Group (i.e. RLB NÖ-Wien including its parent Raiffeisen-Holding NÖ-Wien). The process is carried out consistently for both companies.

Structure and organisation of risk management

Risk management – organisational structure

The management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien ensure that risk management is organised and developed in a proper manner. They decide which procedures are used to identify, measure, monitor and limit risks in the Raiffeisen-Holding NÖ-Wien Group and which risk analyses and reports are prepared as a consequence. The organisation of risk management in the Raiffeisen-Holding NÖ-Wien Group is described below. The risk management units and the Managing Board level are separated organisationally from the front office units to ensure independent, effective risk management. The integrated risk management of the Raiffeisen-Holding NÖ-Wien Group is underpinned by the risk strategy agreed amongst the management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien together with the accompanying strategies as well as by the definition stipulated for risk management. Managing Board responsibility for risk management covers strategic risk management, operational risk management (is based at RLB NÖ-Wien for the entire Raiffeisen-Holding NÖ-Wien Group and is therefore also responsible for Raiffeisen-Holding NÖ-Wien), compliance and legal and is supplemented by an addition division Information Security and Resilience/Infrastructure and Security Management. The risk management function in the sense of risk measurement and reporting is the responsibility of strategic risk management.

The consistency of risk management is guaranteed by merged committee structures.

The Internal and Group Auditing division of Raiffeisen-Holding NÖ-Wien is responsible for the auditing activities of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien. As an integral and independent component of the risk control and risk management system, this division assesses the effectiveness of the internal control systems, as well as the integrity, soundness, accuracy and effectiveness of the workflows, processes, models, calculations, data sources and their internal controls within the Raiffeisen-Holding NÖ-Wien Group. This ensures that all legal requirements are met and a high standard of risk management is achieved.

The Raiffeisen-Holding NÖ-Wien Group has set up a Group-wide Compliance department. This means that the functions prescribed by law, which report directly to the General Management at Raiffeisen-Holding NÖ-Wien and directly to the Managing Board at Raiffeisenlandesbank NÖ-Wien, have now been established and

incorporated as fixed components. The following legally standardised functions are implemented in both individual companies:

- Compliance Officer (and thus the Securities Compliance function)
- Banking Act Compliance Officer
- Money Laundering Officer
- Outsourcing Manager
- IT Security Officer
- Data Protection Officer
- Head of Internal and Group Auditing

Both individual companies have decided to implement the compliance process at the level of the Raiffeisen-Holding NÖ-Wien Group, as set out in the Group-wide Compliance Manual.

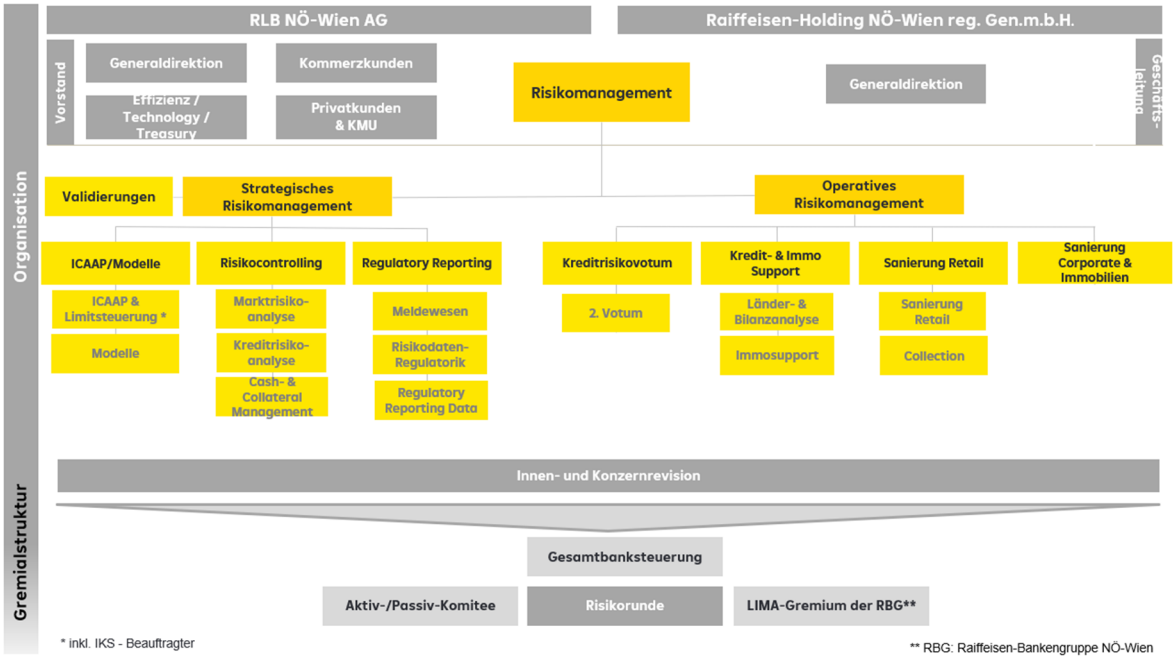
RLB NÖ-Wien has also established a FATCA (Foreign Account Tax Compliance Act) / QI Responsible Officer in accordance with legal requirements. This function is intended to ensure compliance with the tax obligations of US persons with accounts abroad through a corresponding reporting system.

Compliance means acting in accordance with applicable laws, regulatory provisions and internal and external rules and regulations, particularly in those business areas covered by the Standard Compliance Code (SCC) of the Austrian banking industry and its minimum standards. Furthermore, business conduct should also be consistent with the values of the Raiffeisen-Holding NÖ-Wien Group and with ethical and moral principles. To this end, the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien have adopted these rules of conduct.

As risks may also arise for the banking group in the areas of data protection, the outsourcing of necessary tasks and business units, and IT security, the Raiffeisen-Holding NÖ-Wien Group has established appropriate Group-wide functions to prevent or mitigate such risks (Data Protection Officer, Outsourcing Manager and IT Security Officer).

Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien expect their employees to demonstrate integrity and commitment to customers. They therefore trust that their employees will avoid any conduct, dependencies or conflicts of interest (both within and outside the Raiffeisen-Holding NÖ-Wien Group) that could harm the interests of customers or the bank/banking group. Any conduct that harms customers, unfairly influences the capital market or is detrimental to the bank's reputation is avoided. The Raiffeisen-Holding NÖ-Wien Group has a standard compliance code in place to ensure compliance with all relevant legal requirements in order to clarify the duties of conduct and thereby protect employees and the Raiffeisen-Holding NÖ-Wien Group.

The Internal and Group Audit Department of Raiffeisen-Holding NÖ-Wien regularly reviews the completeness of the compliance regulations and their proper implementation. The organisational structure of the risk management units within the Risk Management Division as at 31 December 2025 is as follows (risk organisation chart):



Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien as a credit institution Group is based on the Group's perspective. It is guaranteed by connecting the risk management processes in both institutions into an integrated Group risk management framework. The risk policy, strategy and management are standardised on a Group-wide basis at the Raiffeisen-Holding NÖ-Wien Group level for Raiffeisen-Holding NÖ-Wien and Raiffeisenlandesbank NÖ-Wien. The integrated risk management structure is characterised by the risk function being managed by the same individuals at the first and second levels of management in both individual institutions, as well as by cross-organisational departments.

The Strategic Risk Management division and the ICAAP & Modelling and Risk Controlling departments located below it are each part of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien. For the initial assessment in risk management and for customers in financial difficulty, a dedicated Operational Risk Management unit has been established within the Risk Management division of the RLB NÖ-Wien Managing Board (which serves both individual companies), alongside the Strategic Risk Management unit. This unit is responsible on the one hand for operational credit risk management, while on the other it provides restructuring support and advice and handles risk resolution for customers facing financial difficulties.

Another substantial step towards guaranteeing the consistency of risk management is ensured by the consolidated committee structure.

The basis for integrated risk management within the Raiffeisen Holding NÖ-Wien Group is the risk strategy adopted by the management of Raiffeisen Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien, together with its accompanying sub-strategies. This risk policy includes, among others, the following elements:

- Principles of risk management, risk strategy and risk appetite
- Risk systems and models to identify, record and quantify risks
- Limits at the overall bank/Group level and for all relevant risks
- Procedures to monitor risks
- Independent control by the Internal and Group Audit control unit

The risk strategy is implemented within the framework of a clearly defined governance structure. This is used to monitor risk appetite and supplementary limits, as well as to escalate instances where limits are exceeded.

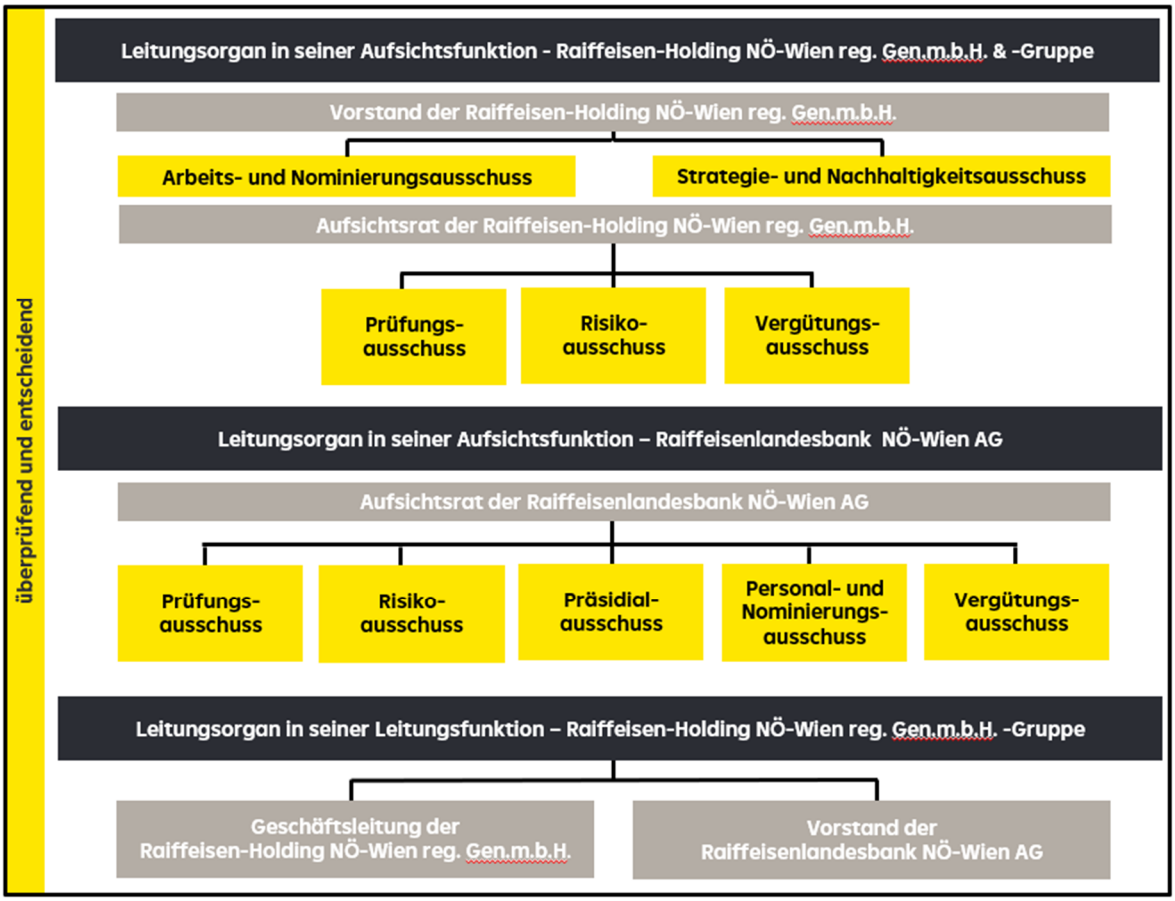
The Raiffeisen-Holding NÖ-Wien Group follows a future-oriented risk management guideline that reflects its business and risk profile. This guideline includes a Risk Appetite Framework (RAF), a clearly defined risk strategy and the ICAAP Manual (Internal Capital Adequacy Assessment Process).

The Raiffeisen-Holding NÖ-Wien Group has drawn up a Risk Appetite Framework (RAF) which provides a comprehensive framework for risk appetite, enhances risk awareness and promotes an appropriate risk culture. The Risk Appetite Framework (RAF) corresponds to the business plan, strategic development, capital and liquidity planning, and the remuneration systems of the Raiffeisen-Holding NÖ-Wien Group. It represents the

master documentation for risk management and provides a wide-ranging overview of strategic risk management (risk controlling) in the Raiffeisen-Holding NÖ-Wien Group and for the individual overall bank risk management elements and responsibilities. The RAF creates a framework for consistent risk management and processes which are coordinated with the risk profile, business and risk strategies.

Risk committees

The following overview shows the committee structure of the Raiffeisen-Holding NÖ-Wien Group, which deals with risk issues:



Managing Board of Raiffeisen Holding/Supervisory Board and Risk Committee of the Supervisory Board

The Managing Board and Supervisory Board of Raiffeisen-Holding NÖ-Wien, and the Supervisory Board of RLB NÖ-Wien – as the highest supervisory bodies of their respective companies, and thereby of the Raiffeisen-Holding NÖ-Wien Group – have each established a Risk Committee to deal with risk-related matters. Together, these two committees form the highest governing body, which deals primarily with risk-related matters within the Raiffeisen-Holding NÖ-Wien Group. The Audit Committee of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien also deals with risk issues.

The analyses, findings and actions relating to risk are reported to both Supervisory Board committees by the Group's Chief Risk Officer (CRO), who is responsible for risk, with resolutions put forward and voted on as necessary.

Risk Committees for operational risk management in the Raiffeisen-Holding NÖ-Wien Group

In operational risk management, the continuity of risk management within the risk committees is ensured through consolidated committee structures.

Overall Bank Management Committee

In accordance with the statutory requirements (Austrian Banking Act (BWG), CRR, the FMA Credit Institution Risk Management Regulation (FMA-KI-RMV)) and all applicable EBA guidelines on individual risk topics, the Raiffeisen-Holding NÖ-Wien Group must ensure the Bank's profitability and security in the interests of its customers and owners through efficient methodologies in the field of risk management and control.

The Raiffeisen-Holding NÖ-Wien Group uses conventional risk management and controlling methods to safeguard the bank's profitability and security in the interest of its customers and owners. The executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien are supported in performing their risk-related duties by the independent Strategic Risk Management, Operational Risk Management Departments and Information Security & Resilience and by various committees.

The objective of the Overall Bank Management Committee of the Raiffeisen-Holding NÖ-Wien Group is to ensure optimal management of the Group as well as RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien as individual institutions and the Raiffeisen Banking Group NÖ-Wien (with respect to liquidity). This goal is met through the regular, institutionalised, systematic and measure-oriented analysis of profitability, capital, liquidity and risk. This cross-institutional committee includes the management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien. The heads of the Strategic Risk Management, Operational Risk Management, Finance and Treasury Departments are also involved as required. The Overall Bank Management Committee meets once each quarter.

Risk Committee

In addition to the Overall Bank Management Committee, a Risk Committee has also been set up both in the Raiffeisen-Holding NÖ-Wien Group and at RLB NÖ-Wien. This is responsible for overseeing risk management and for providing information and advice to the Managing Board of RLB NÖ-Wien and executive management of Raiffeisen-Holding NÖ-Wien. Analysis of the current risk situation takes place here, both in terms of internal capital adequacy (from an economic and regulatory perspective) and in relation to the agreed limits (risk appetite). Reports on the risk situation and the decisions taken by the Overall Bank Management Committee are communicated to the heads of the Front Office divisions, Restructuring and the Internal and Group Audit departments. This Committee is also responsible for deciding on the further development and implementation of new methodologies and risk parameters, as well as for quantifying and refining control tools.

The Committee therefore represents a key element in the Group's overall bank management and meets once per quarter.

Assets and Liabilities Committee

Market risk (including credit spread risk as a sub-risk of market risk) and liquidity risk are reported to and managed by a dedicated committee within the Raiffeisen-Holding NÖ-Wien Group known as the Assets and Liabilities Committee. Decisions regarding the further development of models and parameters for market risk (including credit spread risk) and liquidity risk are taken by this committee.

The Assets and Liabilities Committee assesses and manages the balance sheet structure, liquidity trends and risks, and sets the standards for internal transfer pricing with respect to liquidity costs. Long-term financial planning, hedging against structural interest rate and currency risks, and the management of capital positions play an important role in this context.

Interest Rate and Liquidity Committee (ZILIKO)

The Interest Rate and Liquidity Committee (ZILIKO) is a committee responsible for managing interest rate risk and liquidity risk. ZILIKO monitors the key performance indicators relevant to the Interest Rate and Liquidity Committee. The analysis covers both RLB NÖ-W AG and R-Holding as individual institutions, as well as the Group level. The Li-Waiver Group is also covered in the area of liquidity management. The ordinary meetings of ZILIKO are generally held every other month, specifically in the months when there is no Asset and Liability Committee meeting.

LIMA Committee

In order to secure liquidity, RLB NÖ-Wien together with Raiffeisen-Holding NÖ-Wien and the Raiffeisen banks in Lower Austria have implemented a comprehensive limit system. The Liquidity Management Committee (LIMA Committee) acts as the central steering body for the Raiffeisen Banking Group NÖ-Wien (RBG NÖ-Wien). RLB NÖ-Wien has taken over liquidity management for RBG NÖ-Wien (Raiffeisen-Holding NÖ-Wien, RLB NÖ-Wien and Lower Austrian Raiffeisenbanken) and prepares regular liquidity profiles. Liquidity management takes place centrally in the Treasury Department for the entire RBG NÖ-Wien. The LIMA Committee meets four times a year.

Credit Risk Committees

RLB NÖ-Wien has set up the RUV (Retail/Association Services) risk reporting committee for the decentralised retail area. This committee monitors the risk profile of RLB NÖ-Wien's retail banking business, passes resolutions and makes strategic decisions. The Retail/Association Services risk reporting committee meets on a quarterly basis.

The Early Warning Committee has been implemented as a further credit risk committee. Within this committee, all customers in the Retail/Association Services and COM (commercial customers) business divisions with a group

of connected customer exposures exceeding EUR 350 thousand are continuously monitored via the EWS (Early Warning System), and credit strategy decisions and resolutions are made for each group of connected customer exposures based on the analyses presented. The Early Warning Committee meets on a quarterly basis.

Special committees

Where necessary, special committees are convened to deal with specific risk-related matters.

Risk reporting

The Raiffeisen-Holding NÖ-Wien Group has implemented a detailed risk reporting system, from reporting on the risk situation in the individual risk types to the economic perspective, which presents the overall risk situation including the corresponding capital backing.

Within each risk category, a range of reporting channels – from daily to quarterly – ensures a consistent flow of information from the risk-taking units up to the Managing Board or Managing Director level and, ultimately, to the Supervisory Board and its committees, thereby ensuring that the risk situation is known and understood. Operational and strategic business and risk decisions are taken on this basis by the Front Office divisions, the organisational risk units, the risk committees, the Managing Board of RLB NÖ-Wien and the management of Raiffeisen-Holding NÖ-Wien, right up to the Supervisory Board and its committees. (Further information on risk reporting can also be found in the sections on the individual risk types).

This means that the Raiffeisen-Holding NÖ-Wien Group has a rapid reporting and decision-making structure in place that is adapted to the respective level to ensure an optimal risk management process.

Risk appetite and limits

Risk appetite

One of the key components in the risk strategy is the definition of risk appetite. The Bank's risk appetite is defined by the overall bank risk limits set by executive management/the Managing Board. These overall bank risk limits are broken down into the individual risk types, the Raiffeisen-Holding NÖ-Wien Group and the RLB NÖ-Wien subgroup.

The overall bank risk limits for 2025 have been determined based on the economic perspective as at 31 December 2024. The next adjustment to the bank-wide risk limits for 2026 was made on the basis of the economic outlook as at 31 December 2025. The ICAAP/Modelling Department monitors risks on an ongoing basis and checks compliance with limits at bank-wide level based on the economic outlook. In the event that risk limits are exceeded, the Raiffeisen-Holding NÖ-Wien Group has put in place a multi-stage set of actions to rectify this.

Risk limits

In addition to the group-wide risk limits (risk appetite) within the Raiffeisen-Holding NÖ-Wien Group, numerous limits are in place at the operational level to further manage and mitigate risk.

Limits in the credit business

A comprehensive limit system has been implemented at various levels to manage credit risk.

- Sector and individual concentration limits
- Bank limits
- Individual customer limits in accordance with the authorisation rules
- Foreign currency limits
- Trading limits

Country risk limits

Within the Raiffeisen-Holding NÖ-Wien credit institution group, limits have also been set across the entire bank for exposures of the federal provinces.

- Country lines

Market risk limits

A detailed set of limits is in place for market risk, taking into account the business structure, the category under the Commercial Code (trading or banking book) and the individual portfolios (see also the information on market risk).

- Value at risk (VaR) limits
- Basis Point Value (BPV) limits
- Option sensitivity limits
- Stop/loss and reporting limits
- Nominal or position limits

Liquidity risk limits

Different limits are in place within the Raiffeisen-Holding NÖ-Wien Group and RBG NÖ-Wien to manage liquidity and liquidity risk. As part of liquidity risk management, limits support the limitation and management of liquidity risks and liquidity maturity transformation. These limits are specified for different liquidity ratios and scenarios or stipulated by the supervisory authority.

- Operational liquidity maturity transformation (O-LFT)
- Structural liquidity maturity transformation (S-LFT)
- Gap over total assets (GOA)
- Survival Period
- Intraday liquidity risk (ILR)
- Liquidity coverage ratio (LCR)
- Net Stable Funding Ratio (NSFR)
- Ratio of collateral eligible for refinancing

The descriptions of the individual risk types also contain further information on limits.

Risk analyses and management

The risk analyses are prepared in accordance with the internal risk control process within the relevant departments of the Strategic Risk Management division – ICAAP/Models and Risk Control. The ICAAP/Modelling department takes an aggregated view of all relevant risk analyses, such as credit risk, country risk, CVA, market risk (including credit spread risk as a sub-category of market risk), liquidity risk, equity investment risk, property risk, non-financial risk (including operational risk as a sub-category of non-financial risk) and other risks. ESG factors/risks, and consequently the impact of sustainability (i.e. Environmental, Social and Governance) on risk management and stress testing, are also taken into account. As part of the organisational structure (as at 31 December 2025) of the risk management process, the Operational Risk Management division – comprising the Credit Risk Management, Corporate & Real Estate Restructuring and Retail Restructuring departments – is also integrated into the Risk Management division of the Managing Board. The Information Security & Resilience division, comprising the IT Security department, covers the areas of IT security and IT risk.

Risk management in the Raiffeisen-Holding NÖ-Wien Group relies on the regular analysis of risk capacity as the basis for the integrated overall management of the Bank (in the sense of linking the management of earnings and risk in all business segments). All relevant risks are managed in an optimum strategic manner, taking into account the bank's own funds and making use of appropriate limit systems. The Raiffeisen-Holding NÖ-Wien Group has geared its organisation and processes towards the requirements of the Internal Capital Adequacy Assessment Process (ICAAP). RLB NÖ-Wien calculates its regulatory capital requirement using the standardised approach in accordance with Article 111 et seq. of the CRR.

Framework for risk strategy and procedures

Risk procedure

The risk management functions are performed at various levels of the Group. The Raiffeisen-Holding NÖ-Wien Group develops and implements the relevant policies in the credit institution group. As the central Group risk management unit (see also the risk organisation chart), the Risk Management division and Managing Board department is responsible for appropriate implementation of the Group's risk management process. This is where the Group's common risk-specific guidelines regarding standards, tools and practices for all business

units are defined in the Strategic Risk Management, Operational Risk Management and Information Security & Resilience divisions.

Risk strategy

The Raiffeisen-Holding NÖ-Wien Group follows a future-oriented risk management guideline that reflects its business and risk profile. This guideline includes a Risk Appetite Framework (RAF), a clearly defined risk strategy and the ICAAP Manual (Internal Capital Adequacy Assessment Process).

The risk strategy is consistent with the business strategy of the credit institution group, is integrated in the risk organisation (see the organisational structure of the risk management units) and reflects the expected influence of external environmental factors (based on the current sustainability strategy) on the planned development of business and risks. It describes the banking group's risk profile by clearly setting out the risk appetite of the Raiffeisen-Holding NÖ-Wien Group and RLB NÖ-Wien, and defines the risk management principles, strategic objectives and initiatives for the key risk categories. (For details of the risk strategy, see the chapter on risk management – organisational structure).

The Bank's risk appetite is defined by the overall bank risk limits set by executive management/the Managing Board. The ICAAP/Models Department continuously monitors risks and adherence to limits at the overall bank level based on the economic perspective.

Furthermore, as part of an annual risk inventory (risk materiality assessment), all risks within the banking group are analysed and evaluated for their relevance through a risk assessment process and incorporated into a Group-wide risk map.

This risk map represents an integral part of the risk strategy. This ensures that all risks are identified within the Raiffeisen-Holding NÖ-Wien Group and thereby also within RLB NÖ-Wien as a sub-group, and that there is a coordinated process for identifying, measuring, limiting, reporting and documenting risks, as well as a consistent understanding of the risk situation (see also the information on the ICAAP manual).

Based on the risk appetite, strategic limits are set for the main financial and non-financial risk types identified in the annual risk materiality assessment (risk inventory).

ICAAP manual

The ICAAP Manual (Internal Capital Adequacy Assessment Process) of the Raiffeisen-Holding NÖ-Wien Group defines and describes the duties, organisational units, committees, reports, procedures and methods used for the identification, recording, quantification, monitoring and limitation of the relevant risks in the risk management process. These rules are updated annually by the ICAAP/Models Department and approved by the Managing Board of RLB NÖ-Wien and the executive management of Raiffeisen-Holding NÖ-Wien.

Overall bank risk management – risk capacity and capital adequacy (ICAAP)

Economic perspective

The central analysis of the bank's overall risk situation, including all relevant risks, is done from an economic perspective. The economic perspective involves comparing the value-based coverage (risk capital) as at the reporting date with the value-based risk exposure. It forms the central element of the Bank's overall risk management process and provides information on how much risk can be taken on deliberately, or whether high-risk activities need to be reduced. This tool is used to implement risk-based management processes and ensures compliance with the defined risk appetite of the Raiffeisen-Holding NÖ-Wien Group.

The economic perspective is based on IFRS values. The reporting is prepared by the ICAAP/Modelling Department (ICAAP/Limit Management Group) and is presented and discussed by the Head of Strategic Risk Management at the Risk Committee meeting; it is subsequently brought to the attention of the Managing Board of RLB NÖ-Wien and executive management of Raiffeisen-Holding NÖ-Wien in the form of a report. This Overall Bank Risk Report is presented by the CRO or the Head of Strategic Risk Management to the Supervisory Board committees and their risk committees, where appropriate resolutions are adopted as required.

In line with the business strategy of the Raiffeisen-Holding NÖ-Wien Group, the following main risk types are defined as significant for the bank:

- Credit risk
- Country risk
- CVA risk
- Equity investment and property risk
- Market risk (incl. credit spread risk)

- Liquidity risk
- Non-financial risk (incl. operational risk)
- Macroeconomic risk
- Other risks

ESG factors/risks are incorporated into the individual risk categories where relevant and are not treated as a separate risk category as per the guideline issued by the ECB on the treatment of sustainability risks (dated 2025).

The risk capacity analysis and the usage analysis of the related limit system (risk appetite) also serve as an information and decision tool for the executive management on issues involving the management of risk activities to protect the going concern status and to optimally utilise earnings potential. The economic perspective thereby represents a quantitative summary of the risk appetite, derived from the risk policy in the form of limiting risk activities to a level appropriate for both the Group and the RLB NÖ-Wien sub-group.

Economic capital

One of the key objectives of the business and risk strategy within the framework of the overall bank risk management concept is to maintain an adequate level of capital. Economic capital is allocated to the individual risk categories in keeping with the risk policy and risk strategy, as well as the economic perspective of both the Raiffeisen-Holding NÖ-Wien Group and the RLB NÖ-Wien sub-group (including all related risks). Economic capital therefore represents the capital required to cover the respective risks based on the defined risk appetite of the Raiffeisen-Holding NÖ-Wien Group and RLB NÖ-Wien. While credit risk involves limits and management at the business segment level. As part of its economic perspective, the Raiffeisen-Holding NÖ-Wien Group compares the calculated risk potential with the available risk coverage. In addition to these scenarios from an economic perspective, analyses are regularly prepared from a normative perspective as well as stress tests.

Objectives	Description	Capital measurement	Confidence level
Economic perspective	Risk scenarios for the company's going concern status	Unexpected losses on an annualised basis (economic capital) limited by the current value of equity and subordinated liabilities	99.9%
Normative perspective	Changes in capital ratios over a multi-period horizon in the baseline and adverse scenarios	Effects of the adverse scenarios on the capital ratios of the planning period over 5 years.	
Stress scenarios	Changes in capital ratios over a multi-period horizon in stressed macroeconomic scenarios	Effects of the stress results on the risk cover assets and capital ratios for three years based on a severe macroeconomic downturn scenario	

Economic perspective

The scenario corresponding to the regulatory requirements guarantees the continued existence of the company as a going concern, applying a confidence level of 99.9%. Risks in this scenario are measured on the basis of economic capital, which is calculated using a comparable value-at-risk indicator across all risk types. This scenario also represents the management scenario for the Raiffeisen-Holding NÖ-Wien Group.

Normative perspective

The normative perspective was achieved by switching to the new ICAAP regime. The quarterly normative perspective is evaluated over a multi-year period to determine the extent to which the Raiffeisen-Holding NÖ-Wien-Group is capable of meeting its quantitative regulatory and supervisory capital requirements and its other external financial obligations. The normative perspective takes account of all material (and not only regulatory) risks that affect the material supervisory ratios during the planning period. Continuous compliance with the supervisory ratios over a period of five years is evaluated based on macroeconomic scenarios and their impacts on the income statement, capital ratios (CET1, T1, TC, MREL), leverage ratio and total risk exposure amount (TREA).

Stress scenarios

In addition to the economic and normative perspective, the performance of stress tests and scenario analyses are central activities of overall bank risk management. The goal of stress tests is to develop a forward-looking view of risk management. As part of the stress test programme, the impacts of possible future shocks and extreme events are quantified, thereby analysing the vulnerability of the institution. Thanks to its forward-looking perspective, the stress test programme of the Raiffeisen-Holding NÖ-Wien Group serves as an early warning indicator and is therefore suitable for the proactive management of risks.

The Raiffeisen-Holding NÖ-Wien Group carries out the following stress tests as part of its stress evaluation programme:

- Integrated overall bank stress test
- Credit risk stress test
- Market risk stress test
- Liquidity risk stress test
- Reverse stress test
- ESG stress test

Issues related to ESG (Environment, Social and Governance) are becoming increasingly important, and regulatory authorities are currently focusing in particular on stress tests examining developments under various scenarios (floods, droughts, a hot house world, and both orderly and disorderly transitions to a green economy). The R-Holding NÖ-Wien Group has therefore implemented an ESG stress test (current focus on the E aspect). The assumed effects are determined on the basis of the NGFS scenarios (NGFS: The Network of Central Banks and Supervisors for Greening the Financial System) which were applied in the ECB-ESG stress test of 2022. The ESG stress test is conducted annually.

The Austrian Act on the Reorganisation and Resolution of Banks (*Bundesgesetz über die Sanierung und Abwicklung von Banken*, BaSAG) requires financial institutions to prepare and regularly update a recovery plan. The Raiffeisen-Holding NÖ-Wien Group has met this requirement by preparing a recovery plan. The recovery plan creates an up-to-date basis for decisions by management and provides fast access to an action plan in the event of a crisis.

The early warning and recovery indicators included in the recovery plan are designed to identify a potential crisis early on and enable appropriate measures to be taken (see EBA/GL/2021–11 "Guidelines on recovery plan indicators"). The recovery plan of the Raiffeisen-Holding NÖ-Wien Group includes an extensive set of measures that can be implemented to restore financial stability in the event of a crisis. As an important sub-institution, the Raiffeisen-Holding NÖ-Wien Group is also part of the R-IPS (Raiffeisen Institutional Protection Scheme) and is thus covered by its recovery plan. The Bank Steering Committee of the Raiffeisen-Holding NÖ-Wien Group is responsible for monitoring these early warning and recovery indicators pertaining to the Group. For the R-IPS in total, these early warning and recovery indicators are reported in the Sector Risk Committee as part of the ÖRS (Österreichische Raiffeisen-Sicherungseinrichtung eGen).

The Raiffeisen-Holding NÖ-Wien Group took part in an ECB-led asset quality review prompted by its inclusion in the scope of the bank's supervision in 2025. The Raiffeisen-Holding NÖ-Wien Group was also audited in 2025 as part of the ECB's Supervisory Review and Evaluation Process (SREP) in accordance with EBA/GL/2022/03 ("Guidelines on the revised common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing"). In addition to the monitoring of key indicators, the business model was analysed and internal governance (internal management and risk management) as well as the capital and liquidity risks were evaluated.

Statements by the management body and flow of information to the governing body

Declaration by the governing body regarding the adequacy of risk management procedures

It is hereby confirmed that the risk management systems established within the Raiffeisen-Holding NÖ-Wien Group and set out in the Risk Strategy and ICAAP Manual, as well as in the supplementary documents, are consistent with and appropriate to the profile and strategy of the Raiffeisen-Holding NÖ-Wien Group.

Statement of risk by the governing body, together with the risk profile

The Raiffeisen-Holding NÖ-Wien Group is a universal banking group operating regionally that focuses primarily on financial services relating to Austria and in part on Central and Eastern Europe. The composition of economic capital is one of the main elements of risk monitoring in the Raiffeisen-Holding NÖ-Wien Group. The table below shows the distribution of economic capital by risk type.

Economic capital in EUR thousand	**31/12/2025**	**31/12/2024**
Credit risk	530,567	623,607
CVA risk	19,374	28,774
Country risk	88,315	89,421
Equity investment risk	2,008,451	1,310,726
Real estate risk	89,700	77,756
Market risk (incl. credit spread risk)	402,822	376,567
Non-financial risk (incl. operational risk)	62,682	64,659
Liquidity risk	31,726	27,895
Macroeconomic risk	62,767	44,099
Other risk	47,456	49,704
Total	**3,343,859**	**2,693,209**

The Raiffeisen-Holding NÖ-Wien Group focuses on corporate and retail customers (private and business customers), financial institutions and the public sector, as well as the management of equity investments (commercial and property).

The breakdown of economic capital by risk category in the table above shows a clear dominance of equity investments with a regional focus on Austria (detailed information on the equity investment business can be found in the following sections on equity investment and real estate risk, as well as in the annual report), followed by credit and market risk. Credit spread risk is also included under market risk. Adequate capital buffers have been set aside for risks that cannot be measured. Appropriate risk management actions have been put in place and the implementation and effectiveness of these are monitored on an ongoing basis.

In order to limit the risks faced by the Raiffeisen-Holding NÖ-Wien Group, the economic capital must be covered by an adequate buffer of internal capital. At the end of 2025, the utilisation of available risk capital (the ratio of economic capital to internal capital) stood at 62.3% (previous year: 67.3%). The defined tolerance threshold (risk appetite) for the overall utilisation rate is 90.0% of total capital.

Risk coverage funds amounting to EUR 5,364.2 million are set aside as at 31 December 2025 to mitigate the risk.

Information flow to the governing body on risk issues

The Managing Board is kept updated on the risk situation through committee meetings and regular reports (daily, monthly or quarterly, depending on the priority). The development of risk is discussed in the responsible committees. Ad hoc reporting is carried out in special cases.

The Strategic Risk Management organisational unit performs the function of central and independent risk controlling in accordance with Section 39 (5) of the Banking Act (BWG). The head of this risk control unit reports to the CRO and is a member of the Risk Committee for all risk issues. The CRO informs the entire Managing Board of the Raiffeisen-Holding NÖ-Wien Group in the Overall Bank Management Committee.

The Supervisory Board and the Risk Committee of Raiffeisen-Holding NÖ-Wien and the RLB NÖ-Wien sub-group are briefed on the risk situation by the CRO or the Head of Strategic Risk Management at their meetings on a quarterly basis or three times a year, based on detailed risk reports. Ad hoc reporting is also provided for in special situations. The Risk Committee of the Supervisory Board advises the Managing Board on the current and future risk appetite and risk strategy. It monitors implementation of this strategy in connection with the

management, monitoring and limitation of risks in accordance with the Banking Act (BWG), capital adequacy and liquidity.

The Managing Board and the Supervisory Board determined that the risk capacity of the Raiffeisen-Holding NÖ-Wien Group was ensured at all times in the 2025 financial year and that no risks were known or are known that would have jeopardised the risk capacity. The impacts of inflation and the Russia-Ukraine war are monitored on an ongoing basis, corresponding stress analyses are carried out and scenario analyses prepared, and the necessary strategies are adopted by the executive management and the Managing Board. The management bodies are informed promptly about developments and results.

Geopolitical situation and inflation

In addition to the Russia-Ukraine war, which has been going on for more than four years now, the geopolitical situation has worsened due to the actions of US President Donald Trump. Europe is investing heavily in increasing and modernising its military capabilities, as its relationship with the USA is strained and Europe needs to provide for its own security. Potential centres of conflict in the Middle East could influence oil and gas prices, which could again lead to a period of elevated inflation.

This would undo the progress Austria has made in terms of dealing with rising inflation rates, as the high inflation rates in the years 2022 to 2025 were followed by a reduction in the inflation rate to around 2% at the start of 2026.

Risk types and methodologies of risk management

Credit risk

Definition

The Raiffeisen-Holding NÖ-Wien Group defines credit risk as that a borrower may make contractually required payments only in part or not at all.

The largest risk category for the Raiffeisen-Holding NÖ-Wien Group, specifically for RLB NÖ-Wien, covers the credit risks arising from loans and advances to other banks, corporate clients, countries and private and business banking customers. It covers the results of traditional credit business (losses through loan defaults and the resulting loan management due to a decline in creditworthiness) as well as the risks arising from trading in and acquiring market risk instruments (default risk by counterparties on derivatives).

The strategic credit management process covers the formulation and implementation of appropriate risk-related strategic goals and measures by the Managing Board of RLB NÖ-Wien as well as the executive management of Raiffeisen-Holding NÖ-Wien. This process is part of the corporate and business unit strategy and is in line with all (sub)strategies. It also defines for the Group which segments it is authorised to make loans to and which products can be used for this purpose.

In accordance with the credit risk strategy, the credit risk should be proportionate to the customer's assets, operating performance and earning power; the quality of the undertaking and entrepreneur as well as the market and sector situation are recognised accordingly. The aim is to sell banking services, while the entrepreneurial risk remains with the customer. The Raiffeisen-Holding NÖ-Wien Group does not intend or wish to make equity investments in credit businesses of a highly speculative nature. The credit risk strategy also includes clear principles with regard to lending. The general conditions for new business include clear conditions such as new customer ratings, collateral (credit risk mitigation) and indicators for undesirable credit relationships. In addition to the credit decision processes, the credit limit system (overall bank limit, unsecured limit per GvK – group of affiliated customers, sector limits, etc.), intensive support/reorganisation and the strategic and procedural tangent with regard to profitability and risk/return ratio, segment strategies and product strategies are also defined. In addition, the definition of the banking group's "sustainable positioning" sets out clear "positive/negative criteria" for financing specific sectors in accordance with the sustainability strategy.

In addition to traditional loan financing, the Raiffeisen-Holding NÖ-Wien Group also offers interest rate & currency hedging to the extent necessary in connection with loans. For internal clarification, a derivatives strategy has therefore been defined in addition to the credit risk strategy.

Raiffeisen-Holding NÖ-Wien, for its part, grants loans exclusively to Group companies. Due to this restriction, the credit volume is of secondary importance.

Methodologies of credit risk management

After equity investment risk, credit risk is the most important risk category for RLB NÖ-Wien and thus for the Raiffeisen-Holding NÖ-Wien Group. As part of the risk management process, the Credit Risk Management Department ensures ongoing risk management within the Operational Risk Management Department both

before and at the time of granting a loan, as well as throughout the term of the loan; for customer exposures requiring support, this is handled by the Retail Recovery and Corporate & Real Estate Recovery Departments. The primary responsibilities of the risk management involves support and control during the initial evaluation, the assessment and management of credit risk as well as the reorganisation and restructuring and, under certain circumstances, the recovery of problem loans.

The credit risk of Raiffeisen-Holding NÖ-Wien Group is monitored and analysed at both individual customer loan and portfolio level. Credit risk management and credit decisions are based on the strategic principles approved by the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien, which cover credit checks, the evaluation of sub-risks (including country risk and the special consideration of banking risk), collateral and risk/return requirements.

The counterparty default risks arising from derivative transactions are accounted for through a credit value adjustment (CVA), which is calculated by an internal model that estimates the costs for hedging this risk on the market. Extensive explanations and information on counterparty default risk can be found in the section on Article 439 CRR.

The Raiffeisen-Holding NÖ-Wien Group has installed an extensive credit limit system at the overall group level and at the individual bank, country and corporate customer levels. Due to the regional focus of the credit institution group, separate limits are used for foreign financing (see also the section on risk limits). The evaluation of individual commitments is also designed to ensure that the Group's approval ceilings remain below regulatory limits.

The risk content of a commitment is recorded in an extensive rating system which includes various models for the different customer segments. For the risk assessment process, all customers are assigned to nine active credit classes based on these rating and scoring models. Default cases are classified in accordance with CRR/CRD IV and assigned to three default classes. All rating systems used by RLB NÖ-Wien are validated at least once a year, and improvements are implemented or new models developed where necessary. New rating systems are developed by means of statistical methodologies and used after extensive initial validation. The rating systems include quantitative factors from customer balance sheets/financial statements as well as qualitative factors (soft facts). A number of the rating/scoring systems also have automated components that deal with performance patterns. These rating systems classify customers in nine active rating levels (0.5 risk-free to 4.5 high risk of default). This default probabilities for individual customers are mapped onto these nine levels of each rating model. In addition to the 9 rating levels for "active" customers, there are 3 default classes (5.0-5.2). Assignment to the individual levels depends on the degree or severity of the default. Rating level 5.0 includes all defaults with a reason for default of 90 days overdraft. Level 5.1 mainly comprises individually impaired customer receivables and level 5.2 insolvency cases. It is possible for customers to move between the default levels. Every customer is assigned to a default class from the first EURO of individual value adjustment. In accordance with IFRS 9 5.2.2, loss allowances are calculated using the expected credit loss (ECL) approach for all financial assets categorised as amortised cost (AC).

The periodic updating of ratings and the evaluation of collateral also include the regular recognition of any necessary loss allowances. Impairment losses are recognised to loans that are expected to become irrecoverable, taking any collateral received into account, while loss allowances are recognised for off-balance sheet exposures. When recognising or calculating loss allowances, the Raiffeisen-Holding NÖ-Wien Group complies with the requirements of IFRS 9. The definition of default in the balance sheet in terms of a Stage 3 categorisation corresponds to the regulatory definition of default in accordance with Art. 178 CRR. All credit receivables at risk of default from significant customers are measured using the Discounted Cash Flow (DCF) method. Whereby the amount of the adjustment equals the difference between the carrying amount and the present value of the expected future cash flows. Distressed loans due from non-significant customers are valued with models which determine the necessary adjustment based on the unsecured exposure (EAD) and a duration-dependent loss rate (LGD). The risk parameters used in the calculation are validated at least once each year.

The Raiffeisen-Holding NÖ-Wien Group uses a default database to identify default cases and to manage loans. All default cases are documented in this database, which also records the related costs and incoming payments. The Raiffeisen-Holding NÖ-Wien Group applies the CRR definition of default in full. Which includes all loans and advances to the customer in each business segment (customer point of view). The information in the default database represents an important factor for the calculation and validation of risk parameters (PDs – probability of default, LGDs – loss given default and CCF – Credit Conversion Factors). Special crisis cases are handled and settled as required by designated problem loan committees.

Impact of the current macroeconomic environment on credit risk

Increase in corporate insolvencies in Austria

A further increase in corporate insolvencies is projected for Austria in 2026 due to the weak economic climate. This expected development is not yet reflected in the current model parameters or in the expected credit loss model. An insolvency forecast indicator was therefore integrated in the models for the corporate and SME segments based on current insolvency forecasts, and the probabilities of default and loss allowances were increased accordingly by EUR +23.4 million (previous year: +18.8 million).

Sustainability risks related to credit risk

At present, ESG risks are not yet fully incorporated into the calculation of the risk parameters. In particular, transition, social and governance risks are not directly reflected in the rating. Potential impacts of these risks on the Bank's credit portfolio are analysed annually and quantified as part of an ESG stress test. As at 31 December 2025, an ESG overlay of EUR 3.6 million (previous year: 0.0 million) was calculated and taken into account in the loss allowances.

Ongoing improvements in credit processes and credit risk models

The credit processes and credit risk models are continuously validated and further developed. Expected impacts amounting to EUR 16.1 million (previous year: 0.0 million) have not yet been fully incorporated into the calculation of the risk parameters And were therefore recognised in the loss allowances as at 31 December 2025 through appropriate in-model and post-model adjustments. The further developments relate to selected credit risk parameters and their underlying data base and are being implemented on an ongoing basis.

Sustainability and ESG factors in credit risk

Raiffeisen-Holding NÖ-Wien Group uses an external scoring tool to evaluate the ESG relevance of risk positions. This tool classifies each transaction according to E (Environmental), S (Social) and G (Governance) criteria and assigns an appropriate ESG score. Each scores is weighted according to its importance in the respective rating scheme to develop an overall ESG rating for each loan/security. The scale for the assignment of these ratings ranges from AAA, the best rating and very low ESG risk, to C, which represents a very high ESG risk and the worst possible classification. The evaluation of the ESG standing of loans and securities is included in the lending decision and also in decisions concerning the purchase of securities (currently still in qualitative form). ESG scoring was successfully integrated into the lending process in 2024, with a step-by-step approach chosen here. Scoring was introduced for SME and Corporate customers in 2024, with the exception of project financing and credit business below the risk relevance threshold. ESG risks in project financing are subject to a comprehensive review based on several ESG criteria, including a climate risk analysis and an ESG compliance assessment. Sustainability risks are a material risk component of centralised bank management for the Raiffeisen-Holding NÖ-Wien Group. The goals defined by the sustainability strategy support the gradual transformation to a sustainable credit portfolio.

This objective is supported by the Raiffeisen-Holding NÖ-Wien Group's membership of the Partnership for Carbon Accounting Financials (PCAF) and thus compliance with the corresponding PCAF standard. The PCAF commitment letter was signed in November 2022.

Credit risk controlling

The Risk Controlling Department (Credit Risk Analysis Group) is responsible for credit risk controlling and prepares regular reports and ad hoc analyses. These reports present different scenarios for the transactions exposed to credit risk. In addition to the portfolio data, the credit risk reports also show the changes in the portfolio and, together with the results of the economic perspective, form the basis for corresponding management controls and actions.

The measurement of credit risk includes both expected and unexpected losses. The expected loss is calculated with validated risk parameters and forms the basis for the standard risk costs used in pre-calculations and follow-up calculations (management performance calculations). This procedure ensures that pricing is in line with the respective risks.

The unexpected loss (economic capital) arising from credit risk of the Raiffeisen-Holding NÖ-Wien Group is measured and managed at the overall portfolio level using an internal portfolio model. The credit value at risk is calculated using a market value model. Economic capital – the difference between the credit value at risk and the expected loss – is incorporated into the economic perspective (99.9% confidence level). The Raiffeisen-Holding NÖ-Wien Group bases its calculations of economic capital for the economic perspective on a one-year risk horizon. Country risk is explicitly quantified based on the country rating and managed separately within the framework of the risk capacity analysis. The standard calculations for unexpected losses are supplemented by the calculation and review of sensitivity analyses and stress scenarios. The Raiffeisen-Holding NÖ-Wien Group

uses its own, annually validated institutional risk parameters for the credit portfolio model. An internal model is used to analyse and simulate changes in macroeconomic factors with respect to their influence on the risk parameters.

The credit process and the involvement of experts from Strategic Risk Management Department cover all necessary monitoring measures that are directly or indirectly integrated in the related work processes. As part of the credit risk management process, the Credit Risk Management Department (Operational Risk Management Division) is involved in the review of risk-relevant exposures prior to approval. Special reviews of banks and exposures involving country risk are also carried out by the Country and Financial Analysis Unit, which is integrated in the Credit Risk Management Department.

As well as determining an internal rating during the loan approval process, the collateral received is appraised and checked according to a special assessment catalogue that includes defined risk discounts. This catalogue is regularly reviewed and updated. Collateral is recorded in a separate data management system and reassessed on a regular basis. Within the Credit Risk Management department, a dedicated unit is responsible for central collateral management. Both valuation guidelines and valuation processes are defined and monitored within this unit. Mortgage-backed collateral is appraised by specially trained staff members or certified external appraisers. Cash & collateral management in connection with derivative transactions is carried out and monitored on a daily basis. In order to minimise credit risk, the risk strategy for loans and advances to customers includes collateral as an important element. Real collateral (property, cash, securities etc.) and personal collateral in the form of guarantees are used to reduce risk. The value of the collateral represents an important part of the credit decision as well as the ongoing credit management. The assets acceptable as collateral are listed in a separate Group catalogue and related valuation guidelines. Standardised methods defined centrally by the Risk Management Department are used to calculate the value of the collateral. The collateral values include internal haircuts reflecting the type, quality, recovery period, liquidity and costs of recovery. These haircuts are reviewed regularly and adjusted if necessary.

Most of the collateral represents mortgages on property, e.g. buildings used for residential or commercial purposes. Their value is regularly calculated by employees in the Operational Risk Management Department or by external experts. The majority of these properties are located in the core market area of Vienna and Lower Austria. The Raiffeisen-Holding NÖ-Wien Group does not directly purchase any collateral provided by customers. In cases where collateral cannot be realised immediately, the Bank has Group companies that can carry out these types of transactions. Any proceeds from the recovery of collateral are offset against the outstanding loan balance. These loan segments are treated as secured before realisation. (Further information on collateral in general and information on the distribution of collateral types can be found in the Annual Report of the Raiffeisen-Holding NÖ-Wien Group Notes 45).

CVA risk

Definition

CVA risk (credit value adjustment) refers to the change in counterparty default risk due to unexpected changes in market risk factors that are included in the pricing of derivative products. This value results from the difference between the expected value (Bilateral Credit Valuation Adjustment – based on expected positive exposures) and the value-at-risk measure at a certain confidence level (Credit Valuation Adjustment – based on potential future exposures) of the counterparty default risk (see also information on Art. 439 CRR).

Strategic orientation

Within the Raiffeisen-Holding NÖ-Wien Group, the CVA risk mainly affects RLB NÖ-Wien, in line with the strategic focus of the treasury business.

CVA risk methodologies

The CVA risk is identified and assessed as part of the annual risk inventory and included in the overall inventory. The processing of current information from risk reporting during the year also contributes to the ongoing identification of risks, independently of the periodic risk inventory process.

In the Raiffeisen-Holding NÖ-Wien Group, the CVA risk is recognised in the form of economic capital, analogous to credit value at risk, both in extreme cases and in the event of liquidation.

The calculation of (future) exposures and subsequently the determination of the CVA is based on a Monte Carlo simulation. The simulation model is a hybrid model that is composed of independently defined models for each risk factor and takes into account the correlations between the market risk factors. No dependencies are assumed between the market risk and credit risk factors. Netting and collateral agreements are taken into account as part of the exposure calculation (see also information on Art. 439 CRR).

The CVA risk is managed as a separate risk position in the economic perspective and limited at Group and individual institution level. Quarterly analyses of the CVA risk of the Raiffeisen-Holding NÖ-Wien Group and RLB

NÖ-Wien are carried out as part of the economic perspective. In addition to these overall bank risk limits, there is a comprehensive line and limit system for treasury transactions, which is made up of the market risk limit structure and the PROLIMA product catalogue. The upper limit for loans to counterparties at individual exposure level is calculated for third-party banks using the mathematical maximum limit system and for commercial customers using the credit limit system for corporate customers. The counterparty credit risk from derivative transactions is also recognised in this risk type.

Country risk

Definition and strategic focus

Country risk covers transfer and convertibility risk as well as political risk. Country risk is defined as the inability or unwillingness of a country to provide foreign currency for the payment of interest and repayment of principal. As part of the original country risk, the respective state is the direct debtor of the Raiffeisen-Holding NÖ-Wien Group. Derivative country risks include those debtors of the Raiffeisen-Holding NÖ-Wien Group that operate in the respective country and generate their cash flows. The Raiffeisen-Holding NÖ-Wien Group distinguishes between primary and derivative country risk.

Country risk methodologies

Within the Raiffeisen-Holding NÖ-Wien Group, country risk is included in the credit risk assessment of individual customers. The unexpected loss from country risk is calculated in the Raiffeisen-Holding NÖ-Wien Group using the IRB formula (based on internal ratings).

As part of the country risk assessment, risk concentrations within the Raiffeisen-Holding NÖ-Wien Group are also monitored and limited by the Group's own country limits.

At overall bank level, country risk is managed and limited by a country limit system based on internal country ratings. The country limits are monitored by a separate unit (Country and Balance Sheet Analysis group) in the Credit Risk Management Department.

Country risk is recognised as a separate risk type within the economic perspective.

Equity investment and property risk

Definition

The Raiffeisen-Holding NÖ-Wien Group has clearly formulated its equity investment strategy. From a strategic perspective, the Group divides its equity investment portfolio into six core business segments: Bank, Food, Beverages and Tobacco, Media, Healthcare, Infrastructure & Energy and Entrepreneurship & Regional Responsibility. Equity investment management as well as risk assessment and control represent integral processes in the business strategy of RLB NÖ-Wien to protect the company's profitability and security over the long-term.

In line with its focus as a full-service bank, RLB NÖ-Wien only holds strategic equity investments within the Raiffeisen sector and other equity investments that support banking operations. The largest equity investment of RLB NÖ-Wien is in the listed Raiffeisen Bank International AG (RBI), the leading institution in the Raiffeisen sector.

As the Group holding company, Raiffeisen-Holding NÖ-Wien Group has a much more broadly diversified equity investment portfolio for the benefit of its members and the region. The equity investment risk is highly significant for an equity investment holding company with a limited banking licence.

The equity investment risk can affect the Raiffeisen-Holding NÖ-Wien Group as follows:

- Risk of a reduction in the carrying amount
- Risk of legal or contractual funding obligations

The property risk relates to both third-party and owner-occupied properties and essentially concerns Raiffeisen-Holding NÖ-Wien, as RLB NÖ-Wien does not hold any properties directly. It comprises the risk of a reduction in market value, the risk arising from statutory or contractual additional funding obligations, and rental default, fixed cost and investment risk. As Raiffeisen-Holding NÖ-Wien largely holdsreal estate via subsidiaries, the statements regarding investment risk apply analogously in terms of methodology, regulatory limits and the risk management process.

Operational properties such as the office buildings at Raiffeisenplatz in Vienna 2 (where the Raiffeisen-Holding NÖ-Wien Group conducts its business operations) and various other branches are included in the real estate risk presentation at half the risk rate due to the lower risk profile.

In addition, potential sustainability risks (ESG risks) from equity investments could have an impact on the banking group's risk development.

Equity investment strategy

The Raiffeisen-Holding NÖ-Wien Group, which has exclusively Austrian owners, manages a diversified portfolio for the benefit of its members and the region with the aim of being a driving force for the economy in Vienna and Lower Austria, securing jobs, creating social value and generating a regular and appropriate dividend. It is committed to its core values of subsidiarity, sustainability, solidarity and regionality in the sense of value creation in the Lower Austria-Vienna region in accordance with the co-operative concept. As a cooperative, Raiffeisen-Holding NÖ-Wien, in accordance with its mandate to promote the interests of its members, provides them with an overall organisational performance advantage over other market participants. It is clearly committed to the co-operative mandate of support in the sense of subsidiarity and to supra-regional support by Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien.

The strategic cornerstones of the Raiffeisen-Holding NÖ-Wien Group's equity investment strategy, which form the main basis for the equity investment risk policy, are defined as follows:

- The equity investment in RLB NÖ-W AG as the central institution and financial services provider for the members of Raiffeisen-Holding NÖ-Wien and their members is the most important equity investment for the Raiffeisen Banking Group Lower Austria (RBG NÖ).
- Sufficient diversification of the portfolio in order to manage the risk.
- In keeping with its co-operative origins, the Raiffeisen-Holding NÖ-Wien Group supports the processing of agricultural products by making equity investments in agricultural companies.

Non-core equity investments are evaluated on an ongoing basis according to profitability and risk criteria.

The distribution of tasks, competences and responsibilities of equity investment and property risk management is based on the principle of separating risk-taking and risk-monitoring/decision-making functions. The structural and process organisation for risk-relevant business is implemented in such a way that the principle of separation of front and back office is taken into account.

Equity investment and property risk management methodologies

The management and control of equity investments and the related risks are carried out by Raiffeisen-Holding NÖ-Wien under the terms of the management agreement. The management of equity investment risks begins with the acquisition of a new equity investment, generally in the form of, due diligence work that is supported by external experts (business consultants, auditors, lawyers). For larger projects and equity investments with a weaker credit rating, the ICAAP / Models Department (ICAAP / Limit Management Group) issues a risk assessment of the acquisition object based on the opinions of the market departments.

The management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien are informed about the financial development of the Group companies concerned in a timely manner by the Equity Investment Management Department of Raiffeisen-Holding NÖ-Wien at the meetings of the governing bodies of the subsidiaries concerned.

The operating activities of the equity investments are significantly influenced by the Raiffeisen-Holding NÖ-Wien Group through the delegation of members from its corporate bodies to the supervisory and advisory boards. As part of the budgeting and planning process, the operational and strategic objectives are recorded quantitatively in the form of budget, plan and medium-term plan figures, including the underlying assumptions, and subjected to a plan/actual comparison in subsequent periods.

In the case of important ad hoc events, the responsible bodies are informed promptly in addition to the periodic reporting.

The analysis and auditing of the financial statements and forecasts together with the assessment of strategic positioning of the Group companies through SWOT (Strengths, Weaknesses, Opportunities and Threats) analyses represent important measures and methods for the bank's routine equity investment and risk controlling activities. Internal ratings are assigned for all equity investments by the ICAAP/Models Group ICAAP/Limit Management Department. An internal bank rating is applied to RLB NÖ-Wien's bank investments.

The Group companies are responsible for implementing a sustainability management system that corresponds to their business activities. Listed manufacturing companies in particular maintain their own units that appropriately address this issue, identify, quantify and manage any potential ESG risks and provide relevant reporting (e.g. RBI, Agrana, etc.). The Raiffeisen-Holding NÖ-Wien Group includes the impacts of ESG aspects in the evaluation of the individual equity investments and, accordingly, in quantification of risk.

The effects of the market situation in the 2025 financial year (inflation, economic growth and the Russia-Ukraine war) must be considered individually depending on the industry sector.

STRABAG SE continued to develop very positively and was able to benefit from the very good order situation. In the food-producing equity investments, the volatility of raw material and energy prices decreased further in the past financial year by comparison.

RBI is directly affected by the Russia-Ukraine war due to its strong positioning in Central and Eastern Europe. The institution is currently evaluating all options up to an exit from the Russian market as well as how/when dividends could flow from Russia. These circumstances underscore the substantial uncertainty and increased risk connected with business activities in Russia. In order to adequately depict the uncertain economic situation caused by the war in Ukraine and the related sanctions against Russia, the investment in Raiffeisenbank Russia was evaluated separately from the remainder of RBI based on the RBI's dual steering approach. The impairment test included the current restrictions on distributions as well as the higher risk associated with the Russian investment, whereby the Russian part of RBI only represents a limited part of RBI's valuation approach.

Interest rates and the cost of capital have an impact on business valuations and, in turn, on equity investment risk. The level of inflation rose again over the course of 2025 and therefore remained above average. Interest rate levels and cost of capital have lost momentum and stabilised.

The quantification of risk is based on a simulation model (Monte Carlo simulation). The model was also validated in 2025. Based on historical volatilities for the changes in the market capitalisation of peer group companies, on the value in use of the equity investments and on the basis interest rate, a potential loss in the (market) value of the simulated equity investments is calculated at a specific confidence level (99.9%) in the sense of value-at-risk based on the assumption of a normal distribution. The equity investment risk model also transfers the calculated risk premiums as an exposure to the value in use of the investments. The risk potential is still viewed at the individual and portfolio levels. On a quarterly basis, the risk potentials determined using this simulation tool, together with the risk coverage pools from the Group companies, are incorporated into the economic perspective conducted periodically at the overall bank level.

The company valuation carried out annually for material equity investments and evaluated by external experts is a key input factor for this and can therefore be regarded as a further risk management tool.

Market risk (incl. credit spread risk)

Definition and strategic focus

Market risk (also referred to as "market price risk" or "market price change risk") represents the threat of a financial loss caused by fluctuations in market prices and other related factors (e.g. correlations, volatilities). The Raiffeisen-Holding NÖ-Wien Group measures, analyses and monitors the following types of market risk:

- Interest rate risk
- Foreign currency risk
- (Other) price risk
- Credit spread risk

Interest rate risk is the risk that the Raiffeisen-Holding NÖ-Wien Group could incur losses through changes in interest rates. This also includes volatility risk arising from interest rate options.

Foreign exchange risk is the risk that the Raiffeisen-Holding NÖ-Wien Group may incur losses as a result of adverse movements in exchange rates. Positions in gold or gold-based derivatives are exposed to foreign currency risk, while the price risk for positions in other precious metals like silver, platinum etc. is managed. The volatility risk from foreign currency options is also included in the foreign currency risk sub-category.

(Other) price risk is the risk that the Raiffeisen-Holding NÖ-Wien Group may incur losses as a result of adverse price movements in equities, precious metals, etc., including volatility risk arising from price options.

Credit spread risk is the risk that market-specific interest rates, such as bond yields and swap rates, may develop differently despite unchanged ratings, with the result that losses in bonds cannot be fully offset by corresponding gains from hedge positions in interest rate swaps, or that increases and decreases in the value of bonds cannot be explained solely by movements in interest rates (see "Market risk in the credit spread risk").

Market risk management methodologies

Market risk and the related sub-risks are quantified for both the trading and banking book by the value at risk (VaR) indicator and numerous sensitivity indicators, e.g. the basis point value (BPV) for changes in the present value of a specific risk position when the interest rate level has increased or decreased by one basis point or by option-sensitive indicators (Delta, Gamma, Theta, Vega) for risk positions with options.

The VaR is a measure of risk which indicates the maximum amount of the potential loss on a specific risk position at a given probability within a certain time period. The Raiffeisen-Holding NÖ-Wien Group calculates the VaR by

way of historical simulation with equally weighted time series and the SAS Risk Management for Banking system. This calculation is based on a four-year history, which means crisis situations that lie more than four years in the past were previously excluded. A conservative mark-up was therefore added to the market risk quantification which is based on an extended time series and covers an economic cycle with greater probability.

Inflation does not represent a direct risk factor for the VaR calculation but is included in the model through the resulting changes in interest rates. As VaR quantifies the potential loss of a portfolio only under normal market conditions, stress tests are used to determine the impact of extreme market movements that are not captured by the VaR methodology. The scenarios used reflect assumptions made by the Raiffeisen-Holding NÖ-Wien Group and include:

- Interest rate movements (rotations, shifts and combinations of rotations and shifts)
- Exchange rate fluctuations
- Price movements (shares, precious metals)
- Change in credit spreads
- Changes in interest and price volatilities

The Raiffeisen-Holding NÖ-Wien Group bases its calculations on a one-sided confidence level of 99% for daily management (limitations). Trading book portfolios are calculated for a holding period of one day, banking book portfolios for a holding period of one year (250 trading days).

A confidence level of 99.9% and a general holding period of one year (250 trading days) are used for overall bank risk management within the context of the economic perspective.

The material components of market risk which resulted from proprietary trading by the RLB NÖ-Wien Treasury Department and from customer transactions consisted primarily of credit spread risk and interest rate risk in 2025. The companies held as equity investments by the Raiffeisen-Holding NÖ-Wien Group (e.g. LLI subgroup, NÖM Group, STRABAG, etc.) are exposed to price risks on both the procurement and sales side; these are caused on the one hand by industry-related factors, such as competitive intensity or supplier or customer power, and on the other hand, increasingly by global factors, such as worldwide supply and demand dynamics on commodity markets. These market risks are analysed and limited on a decentralised basis in the relevant companies as part of the policy development and planning and control process, as the risks are immaterial from a Group perspective.

With the exception mentioned above, market risk is managed centrally from an operational standpoint by the Steering & Support (TSS) and Financial Markets (FMK) Departments which are part of the Treasury Department of RLB NÖ-Wien. The management of market risk from the customer business was also transferred here. RLB NÖ-Wien's Treasury Department uses derivative financial instruments for this management – above all interest swaps, futures, interest options, currency swaps and currency options.

The framework for operational management is formed by an extensive limit system, which is based on the budgeting of risk capital for market and credit spread risk. The total risk capital for market and credit spread risk is distributed between the trading book, the banking book and the related sub-portfolios in the form of operational VaR sub-limits for daily management in accordance with the market risk limit structure recommended by the Strategic Risk Management Department and approved by the Managing Board of RLB NÖ-Wien and the executive management of Raiffeisen-Holding. In addition to limitation under VaR requirements, the market risk for each portfolio is also regulated by BPV limits derived from the VaR limits and by stop/loss limits in the trading book, respectively area limits in the banking book. Option sensitivity limits are included in the market risk limit structure for portfolios that include the use of options. For monthly management, the total risk capital for the market and credit spread risk is broken down to the individual risk components in the form of operational VaR sub-limits. These VaR sub-limits are defined by the Asset/Liability Committee, which meets monthly to assess market risk and the related components and to approve Raiffeisen-Holding NÖ-Wien Group's interest rate projections and interest rate positioning.

Along with the above-mentioned VaR, sensitivity and stop/loss or area limits, risks arising from treasury transactions are regulated by an extensive system of position, product and counterparty limits (admissibility checks for traders, markets, products, currencies, maturity bands, position limits, counterparty lines). New products are only added to the catalogue after they have successfully completed the product introduction process and when their mapping in the bank's front office, back office and risk management systems is guaranteed.

RLB NÖ-Wien's Market Risk Analysis Unit in the Risk Controlling Department is responsible for monitoring limits and reporting on market risk and the related component risks. Strict separation between front office, back office and risk management ensures the comprehensive, transparent and objective presentation of risks to the Managing Board, executive management, Supervisory Board and regulatory authorities.

Market risk in the trading book

In 2025, the VaR of the trading book was driven primarily by credit spread risk as the most significant sub-risk category. Only as at the end of June, the month-end with the highest VaR in the trading book (EUR 76 thousand), was credit spread risk temporarily replaced by interest rate risk as the dominant sub-risk category.

Although the VaR in the trading book largely fluctuated around the average of the month-end figures of EUR 60 thousand, it reached significantly higher levels on certain days during the month in the context of new issuances and temporarily increased holdings in own securities.

The Managing Board of RLB NÖ-Wien, the executive management of Raiffeisen-Holding and the portfolio managers receive a daily VaR and profit & loss (P&L) report, which includes information on the current utilisation of limits in the trading book and its individual sub-portfolios and in the relevant sub-portfolios of the banking book.

Market risk in the banking book

Interest rate risk in the banking book comprises the effects of interest rate fluctuations on interest-sensitive assets and liabilities as well as the effect of changes in market interest rates on equity. Changing interest rates have an effect on the amount of future cash flows.

Further detailed information on market risk in the banking book can be found in Art. 448 CRR Interest rate risk from positions not included in the trading book.

Market risk in the credit spread risk

Credit spread risks can result from a credit rating or a risk premium. The credit quality-driven component is taken into account under migration risk within the Credit Value at Risk (CVaR) calculation as part of credit risk. Within market risk, only the risk-premium-driven component is taken into account. Only the risk premium-based component is included in market risk. The credit spread risk is modelled for all securities, bond futures and bond future options under the general exclusion of the conventional credit business. For reasons of prudence, own issuances are not included in the credit spread risk calculation. Relevant risk factors for the calculation of credit spread risk include:

- Rating
- Currency
- Issuer sector
- Guarantees
- Collateralisation
- Rank
- Remaining maturity of the product
- Country / region
- Interest rate level

Non-financial risk (incl. operational risk)

Definition and strategic focus

Operational risk

The Raiffeisen-Holding NÖ-Wien Group summarised the following sub-risks under non-financial risk in 2025:

- Operational risk (incl. IT risk and legal risks)
- Outsourcing risk
- Compliance risk
- Model risk

The Raiffeisen-Holding NÖ-Wien Group defines operational risks as the losses arising from

- System failures
- Process failures
- Errors caused by employees, and
- External risks

This definition also includes the legal risks.

IT risks are also categorised as operational risks. IT risk is generally defined as the risk associated with the use, ownership, operation, development and customisation of information technology within the company. The Information Security & Resilience division of RLB NÖ-Wien is responsible for the identification, assessment, management, control and monitoring of IT risks in the Raiffeisen-Holding NÖ-Wien Group. The Raiffeisen-Holding NÖ-Wien Group has defined and formalised the details of information security in an Information Security Governance Framework. Furthermore, an IT security officer has been defined in the credit institution group and integrated into the organisational charts of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien.

The Raiffeisen-Holding NÖ-Wien Group has a BCM (Business Continuity Management) system in place. As part of this BCM, special actions were taken in 2022 due to the challenges associated with the COVID-19 pandemic. In the 2023 financial year, these were suspended due to the transition from a pandemic to a regular infection event, comparable to influenza. The Group-wide BCM was adapted and further developed.

In the Raiffeisen-Holding NÖ-Wien Group, operational risk is further subdivided into the categories Conduct Risk and Other Operational Risk.

Conduct Risk is defined in the Raiffeisen-Holding NÖ-Wien Group as "the risk of losses resulting from the inappropriate provision of financial services" and also includes cases of wilful or negligent misconduct. This involves "behavioural compliance problems", i.e. breaches of rules due to human behaviour. Conduct Risk includes, for example:

- Sale of unsuitable and (contractually) misrepresented products to small and large customers ("Misselling of products")
- Cross-selling of products that the customer does not need
- Conflicts of interest in the conduct of business
- Manipulation of market indicators (e.g. interest rates, exchange rates, etc.)
- Obstacles for customers when switching to other providers
- Inadequately designed distribution channels, which in particular enable conflicts of interest with remuneration systems
- Automatic renewal of products or penalties for cancellation
- Unfair treatment of customer complaints

The procedures for identifying, assessing, managing and monitoring operational risks (including conduct risk) are defined in the manual for operational risk management.

In addition, numerous procedures, manuals, instructions, policies, workflow descriptions and processes have been defined to avoid conduct risk in the Raiffeisen-Holding NÖ-Wien Group (e.g. compliance manual, money laundering manual, complaints policy, guidelines for handling customer complaints, complaints database, treasury rulebook, whistleblowing, guidelines for the product introduction process, processes for customer advice in the securities area, etc.).

The effects of current developments (Russia-Ukraine war, Israel's war against Hamas and inflation) are appropriately reflected in the operational risk instruments (loss database, risk assessments).

The regulatory requirements for ESG were integrated into internal guidelines and systems and are regularly evaluated to identify opportunities for improvement.

Compliance risk

Compliance risk includes risks that fall within the remit of the functions of the WAG Compliance Officer, the BWG Compliance Officer and the Money Laundering Officer (see organisational charts of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien) as well as the FATCA/QI Responsible Officer (Foreign Account Tax Compliance Act and QI Agreement of the US tax authorities) and are intended to ensure compliance with the respective legal provisions.

To prevent money laundering and terrorist financing in the Raiffeisen Holding NÖ-Wien Group, a responsible person has been appointed as money laundering officer. This person is located in the Compliance Department AML/CFT & Fiscal Reporting Compliance and ensures compliance with the applicable regulations. Compliance with the requirements in connection with financial sanctions is monitored in the Regulatory, Conduct & Sanctions Compliance Department. In 2023, all EU sanctions packages in particular, as well as all other applicable sanctions against Russia and Belarus, were continued. To ensure compliance with FATCA and QI requirements, the institution defines the required FATCA/QI Responsible Officer. In addition, a WAG Compliance Officer has been appointed who is responsible for ensuring that the relevant laws, regulations and inter-company and internal rules and regulations in connection with securities transactions are observed by the employees and functionaries of Raiffeisenlandesbank NÖ-Wien for their own protection and in order to safeguard the relationship of trust with the market and the customers of Raiffeisenlandesbank NÖ-Wien. In addition to the compliance function, the Raiffeisen-Holding NÖ-Wien Group has also set up a "BWG Compliance" unit. This BWG Compliance function uses a suitable information and review process within Raiffeisenlandesbank NÖ-Wien to monitor the appropriate and effective implementation of and compliance with relevant legal requirements.

Outsourcing risk

Outsourcing risk involves the strategy, goals and process for the outsourcing of activities and/or parts of companies. In the Raiffeisen-Holding NÖ-Wien Group, it is seen as a means to concentrate on core expertise and an opportunity to increase efficiency, in particular to realise synergies in a decentralised banking association, and is managed in accordance with Section 25 of the Banking Act (BWG) and the EBA Guidelines on Outsourcing Arrangements. A Group-wide outsourcing officer ensures a continuous focus on risk optimisation and monitoring in this area. From an outsourcing perspective, the sharp rise in inflation has confronted outsourcing managers and procurement with fluctuating prices which have led to contract amendments, which are monitored by the Data Protection and Outsourcing Management Department (DSO). The Russia-Ukraine war and Israel's war against Hamas have had no visible impact on outsourcing risks. The DSO department uses defined assessment questions based on ESG criteria and standards for collaboration with outsourcing service providers, which are provided by the ESG Transformation Department. A set of guidelines is in place for the procurement of IT hardware to ensure that this complies with internationally recognised sustainability standards.

Model risk

The model risk examines the risk of a potential loss as the consequence of decisions which are based on the results of internal models and are attributable to errors in the development, implementation and application of these models. Model risk is taken into account indirectly via the buffer for other risks.

The banking group addresses the risks inherent in the models by prioritising the following in its risk mitigation processes:

- comprehensive validation actions to address any model risks, involving regular validation of the models and model parameters, at least once a year
- estimation of model risk using appropriate model buffers

As a result of these actions, the risk exposure for model risk is considered to be minimal.

Non-financial risk methodologies (incl. operational risk management)

The Raiffeisen-Holding NÖ-Wien Group regularly monitors operational risks and implements appropriate measures to ensure their reduction. This process is supported by ongoing staff training, emergency plans, back-up systems and continuous process improvements. Governance processes were implemented and instructions were issued to minimise these risks. Cost-benefit considerations represent part of all these actions.

It should be noted that Raiffeisen-Holding NÖ-Wien does not operate a mass-market business like a universal bank, which is why high-frequency losses with low impact do not occur. On the other hand, a small number of high-impact losses that may occur with equity investment and real estate transactions are significant. In order to limit these risks, numerous precautions have been taken in the past, targeting the organisational and operational structure.

This is how:

- important projects are generally handled by several departments,
- due diligence audits are carried out with the assistance of external experts, and

the corporate strategy, specialist concepts and guidelines/manuals as well as service instructions are used as the basis for employee behaviour.

RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien maintain an extensive loss database. The executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien are informed on a quarterly basis about the development of recorded loss events. In order to further develop its risk management system, RLB NÖ-Wien takes part in projects carried out by the Austrian Raiffeisen organization.

In order to identify high risk exposures with a low probability of occurrence, RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien carry out extensive risk assessments at the divisional and departmental levels in moderated workshops. By actively analysing claims, risk can also be reduced through the lessons learned.

In order to identify operational risks, the statutory provisions of the CRR (Articles 312 to 324) are observed in both the risk self-assessment and the collection of loss data.

Non-financial risk is measured as part of the Raiffeisen-Holding NÖ-Wien Group's periodic economic review as the sum of the regulatory approach in accordance with Article 312 et seq. CRR (for calculating the minimum capital requirement) for operational risk and a buffer consisting of 20% of the notional value of other risks (defined as an approximation based on a 5% mark-up of the quantified risks, with the exception of the equity investment risk, as potential other risks are already factored into the risk assessment with quantification of the equity investment risk) for compliance, outsourcing and model risk.

In order to hedge operational risk in accordance with Article 312 et seq. CRR, RLB NÖ-Wien has undertaken to apply the regulatory approach set out in Article 312 et seq. CRR when calculating the minimum capital requirement and to disclose this to the supervisory authority. The regulatory approach does not create any further obligations for the Bank to quantify operational risks.

Internal control system (ICS)

The Raiffeisen-Holding NÖ-Wien Group has established an appropriate ICS. A detailed description of the ICS processes is in place, which serves as the basis for the ongoing documentation of the processes and the associated control measures. Responsibilities and roles in the ICS and the related control activities are clearly defined. The effectiveness and performance of the internal control system at RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien are surveyed and evaluated each year. Regular reports are issued on the design and development of the ICS in the Raiffeisen-Holding NÖ-Wien Group.

Liquidity risk

Definition and strategic focus

Liquidity risk represents the risk that the Bank may not be able to meet its current and/or future financial obligations in full and/or on time and, in the event of insufficient market liquidity, transactions may not be possible or may only be possible on less favourable terms. Liquidity risk comprises the following sub-risks:

- Insolvency risk (liquidity risk in the narrow sense)
- Liquidity maturity transformation risk (liquidity risk in the broader sense)

Liquidity maturity transformation risk (liquidity risk in the broader sense of the term)Insolvency risk includes maturity risk (an unplanned extension of the capital commitment period for loans and advances) and withdrawal risk (the premature withdrawal of deposits, unexpected drawdowns on committed credit lines). Liquidity maturity transformation risk comprises market liquidity risk (assets cannot be sold at all or only on less favourable terms) and refinancing risk (follow-up funding is not possible or only possible on less favourable terms).

The central focus of Raiffeisen-Holding NÖ-Wien Group is to ensure financial solvency at all times. In order to meet this target, RLB NÖ-Wien together with Raiffeisen-Holding NÖ-Wien and the Raiffeisen banks in Lower Austria rely on a corresponding limit system as well as a liquidity waiver.

Liquidity risk management methodologies

In order to secure liquidity, RLB NÖ-Wien together with Raiffeisen-Holding NÖ-Wien and the Raiffeisen banks in Lower Austria have implemented a comprehensive limit system. The Liquidity Management Committee (LIMA Committee) acts as the central steering body for the Raiffeisen Banking Group NÖ-Wien (RBG NÖ-Wien). RLB NÖ-Wien has taken over liquidity management for RBG NÖ-Wien (Raiffeisen-Holding NÖ-Wien, RLB NÖ-Wien and Lower Austrian Raiffeisenbanken) and prepares regular liquidity profiles. RBG NÖ-Wien has concluded a liquidity management agreement that meets legal requirements and uses a liquidity risk model which reflects this agreement. The risk calculation meets the terms of the Capital Requirements Regulation and Directive (CRR/CRD IV), the Implementing Technical Standards of the EBA and the Credit Institution Risk Management Directive, which implements the CRD IV in Austrian law. The quantification of liquidity risk within the context of the economic perspective (refinancing risk) is based on the present value of refinancing costs over a period of 12 months. Liquidity management, including funds planning and issuing activities, takes place centrally in the Treasury Department for the entire RBG NÖ-Wien. Liquidity risk is calculated by the Group Market Risk Analysis Unit in the Risk Controlling Department. Liquidity risk is measured on the basis of a scenario analysis.

The following scenarios have been defined:

- Normal case
- Reputation case
- System crisis
- Combined crisis

Under the normal case, the capital maturity statement is presented within the current market environment (going-concern approach). This presentation is changed in crisis cases through different assumptions for the market environment and the resulting effects on the capital maturity statement (on- and off-balance sheet positions). The assumption under the reputation crises is that the Raiffeisen name would be damaged (e.g. through negative media reporting). A system crisis represents a general crisis without the direct involvement of Raiffeisen in a particular emergency situation. The combined crisis is a combination of the reputation and system crises. The underlying assumption for all scenarios is that no new business will be carried out due to the current situation.

A strong focus is placed on safeguarding liquidity over a defined survival period. This period must be covered by the available liquidity buffer of RLB NÖ-Wien (RBG / liquidity waiver) and is derived from the existing limit system. The minimum survival period to be observed is set at 30 days in accordance with the CEBS guidelines (CEBS-Guidelines on Liquidity Buffers & Survival Periods, Guideline 3). The limit at the level of the consolidated Raiffeisen Banking Group (liquidity waiver) was set at 90 days within the framework of the operational liquidity maturity transformation (O-LFT).

The measurement model is regularly revised and adapted to reflect changing circumstances. An extensive catalogue of early warning indicators for liquidity is also used on a daily basis.

The measurement method for liquidity risk is determined on the basis of aggregated data from RBG NÖ-Wien, and the corresponding share is recognised in the financial statements of the Raiffeisen-Holding NÖ-Wien Group and RLB NÖ-Wien at the respective amounts. RBG NÖ-Wien has concluded a liquidity management agreement that meets legal requirements and uses a liquidity risk model which reflects this agreement. The calculation takes into account the requirements of the guidelines set out by the European Banking Authority (EBA).

The Raiffeisen Banking Group NÖ-Wien (RBG / liquidity waiver) has installed a detailed limit system to manage liquidity risk. In line with EBA requirements, it distinguishes between three liquidity ratios:

- Operational liquidity transformation (O-LFT)
- Structural liquidity transformation (S-LFT)
- Gap over total assets (GOA)

The operational liquidity transformation (O-LFT) describes liquidity within a period of up to 18 months and is calculated as the ratio of inflows to outflows across the cumulative maturity bands. This shows whether a bank, without entering into new business, including the rollover of refinancing, can meet its short-term payment obligations.

The structural liquidity transformation (S-LFT) represents the long-term liquidity position for all participants of RBG NÖ-Wien for maturities of 18 months and over. It equals the ratio of assets to liabilities for maturity bands over 18 months. This indicator compares refinancing to the maturity of the related long-term assets.

The third indicator used to monitor liquidity risk is the GBS ratio (gap over assets). It compares the net positions in each maturity band to total assets and shows the potential increased refinancing risk within a specific maturity band.

However, RLB NÖ-Wien also requires intraday liquidity to meet its payment obligations. In this sense, intraday liquidity primarily signifies the funds required to cover payment obligations which arise in connection with daily business activities by RLB NÖ-Wien.

Intraday liquidity risk (ILR) represents the risk that payment obligations arising during the day cannot always be met. Accordingly, the core elements of intraday liquidity management (ILM) are the effective management of intraday liquidity as well as the monitoring and management of the ILR, in particular through the creation of a suitable liquidity buffer to cover upcoming cash outflows during the day under normal and stressed conditions. The ILR is calculated daily by the Risk Control Department (Market Risk Analysis Group) and reported on a weekly basis.

An appropriate emergency plan was also prepared to deal with potential crises and will be implemented by the LIMA Committee if necessary.

The significant importance attached to liquidity risk within the Raiffeisen-Holding NÖ-Wien Group is addressed through ongoing discussions within the Assets and Liabilities Committee. This committee deals with the issue of liquidity risk as reflected in the following issues:

- Funding strategy
- Liquidity costs
- Liquidity returns
- Liquidity reports and their results
- Recommendations to the Managing Board
- Cooperation with the LIMA Committee

No significant long-term impact on the liquidity position (including buffer levels, inflows, outflows, etc.) was observed as a result of the market conditions during the 2025 financial year (inflation, the Russia–Ukraine war, and Israel's war against Hamas and Iran)

Liquidity waiver pursuant to Art. 412 CRR

In accordance with Article 8 CRR, the Austrian Financial Market Authority (FMA) can fully exempt subordinated institutions of a credit institution group and participants in an institutional protection scheme from the application of Part Six of the CRR (Liquidity) and monitor these entities as a single liquidity sub-group as long as all requirements defined by Article 8 (1) CRR are met. The extension of the liquidity waiver to include the NSFR came into force as of 30 June 2021 following a decision by the FMA. It exempted all participants in the Raiffeisen Banking Group NÖ-Wien from individually meeting the requirements for the NSFR and LCR indicators. These regulatory liquidity indicators must now be complied with at liquidity waiver level. The ratios must, in accordance with the recovery plan of the Raiffeisen-Holding NÖ-Wien Group, be maintained in compliance with the thresholds of LCR ≥115.0% and NSFR ≥105.0% at the level of the consolidated liquidity waiver. For compliance with the limits relating to the internal ratios OLFT (operational liquidity maturity transformation), SLFT (structural liquidity maturity transformation) and GBS (gap over total assets), the consolidated view of the Raiffeisen-Holding NÖ-Wien credit institution Group and the individual view of RLB NÖ-Wien are relevant.

There were no TLTRO III transactions outstanding as at 31 December 2025. All outstanding tranches were repaid during 2024.

Macroeconomic risks

Macroeconomic risk is taken into account in the Raiffeisen-Holding NÖ-Wien Group's credit risk report. This type of risk is determined with a static/model-based quantification approach. The macroeconomic effects of equity investment risk are dealt with during the quantification of this latter risk and evaluated together with the other investment risks.

Risks arising from the macroeconomic environment are incorporated quarterly in the risk capacity analysis as a separate category. Inflation and energy price trends are currently seen as having the greatest impact on macroeconomic risk.

Reputation risk

The reputation risk is the current or potential risk arising from negative perceptions held by customers, suppliers, investors, stakeholders, the public or other relevant parties, which may have an adverse effect on the banking group's earnings, funding and liquidity. In other words, reputation risk refers to the negative consequences that may arise if a bank's reputation deviates from the expected level. In this context, reputation is understood to mean a bank's reputation as perceived by the interested public (investors, employees, customers, etc.) with regard to its competence, integrity and trustworthiness. Reputation risks generally arise from transactions with customers or from various business activities.

Reputation risks usually occur as a natural consequence of other risks that materialise (such as risks arising from core business activities and/or sustainability issues).

The Raiffeisen-Holding NÖ-Wien Group does not explicitly quantify reputation risk as part of its calculation of economic capital under Pillar 2. When quantifying reputation risk, a distinction can be made between two types of loss:

- Losses that the Bank is actively prepared to accept in order to avoid damage (usually in relation to credit, market and operational risk)
- Damage to reputation affecting future earnings (e.g. reduced operating income due to the loss of customers, which is covered by economic capital within the scope of other risks)

The primary responsibility for identifying, escalating and resolving reputation risk issues lies with the active business. The issue of reputation is also taken into account within the scope of a product launch. Measures to minimise reputation risks are ensured by the following processes and governance provisions:

- Business strategy incl. sustainability strategy
- Code of Conduct
- Product launch process
- Credit policy
- Liquidity and funding strategy
- Outsourcing Management Handbook
- Contract management and contract filing instructions
- Policy on the prevention of conflicts of interest and accepting benefits

Quantification takes place within the scope of other risks.

Other risks

The Raiffeisen-Holding-NÖ-Wien Group analyses all risks relevant to the banking group as part of its annual risk assessment. In addition to the major risk categories that are significant for the Group, certain types of risk are consolidated under other risks:

- Strategic risk
- Reputation risk
- Step-in risk
- Earnings and business risk
- Concentration risks (inter-risk concentrations)
- Systemic risk

The Raiffeisen-Holding NÖ-Wien Group takes account of other risks within the economic perspective both in extreme cases and in the event of liquidation by applying a premium of 5% to the quantified risks. Equity investment and property risk is not included because possible other risks have already been addressed during its quantification. As part of the quantification approach described, 20% is allocated to the sub-risk categories of outsourcing risk, compliance risk and model risk, which have been transferred from Other risks to the new risk category of "Non-Financial Risk".

The following section lists the types of risk consolidated under Other risks.

Strategic risk

Strategic risk is defined as the negative impact on capital and earnings due to business policy decisions, changes in the economic environment, inadequate and insufficient implementation of decisions or a failure to adapt to changes in the economic environment.

Earnings and business risk

Earnings risk arises from inadequate diversification of the earnings structure or the Bank's inability to achieve a sufficient and sustained level of profitability. Earnings risk is closely managed through detailed divisional budgeting, ongoing comparisons between monthly targets and actual figures and monthly projections of the expected actual figures at the end of the year. Any deviations are addressed promptly where applicable through appropriate actions (e.g. cost-saving programmes).

Concentration risks (inter-risk concentrations)

Concentration risks (also known as cluster risks or risk accumulation) arise from factors such as loan volumes, regional and country risks, sector risks, and indirect credit risk concentrations resulting from credit risk mitigation techniques. They arise primarily in the credit business, but can also occur in other risk categories or across multiple risk categories due to a lack of diversification, and are generally restricted by limits and structural requirements so that the Bank's continued existence is not jeopardised by a single risk event (i.e. this refers to a portfolio of exposures subject to default risk that are large enough to jeopardise a bank's solvency, risk capacity or general financial position). Concentration risks (inter- and intra-concentration) within the Raiffeisen-Holding NÖ-Wien Group are taken into account in the risk map assessment through appropriate classification criteria. The main triggers can be counterparty, credit, investment, market or other risks, or a combination of these risks.

Systemic risk

Systemic risk is understood to mean the risk of a disruption in the financial system as a whole or in parts of the financial system that could have serious negative impacts for the financial system and the real economy. These systemic risks may remain hidden initially at the level of individual institutions or market segments. If systemic risks materialise, they usually occur with a severe financial crisis, which can affect both banks and capital markets equally and ultimately have a huge impact on macroeconomic developments.

As an LSI (less significant institution as defined by the EBA) operating at the regional level, the Raiffeisen-Holding NÖ-Wien Group is committed to ensuring that it does not jeopardise the financial and economic system through its own culpability. In order to reduce the systemic risk posed by the Raiffeisen-Holding NÖ-Wien Group, the banking group has implemented comprehensive monitoring of capital ratios and a sophisticated risk management system. This ensures that the risk-mitigation methodologies employed also implicitly reduce systemic risk. Comprehensive limit systems have been put in place, including escalation procedures and potential actions. The risks are measured using state-of-the-art methodologies and are monitored and reported on a regular basis in accordance with their significance.

The systemic risk is managed through diversification of the Raiffeisen-Holding NÖ-Wien Group's business model (comprising universal banking as well as investment and property operations) and its regional focus.

Sustainability and ESG risks

The increased attention to and integration of sustainability aspects (ESG – Environment, Social, Governance) represent an integral part of the business strategy and, as such, are anchored in the organisational units of the Raiffeisen-Holding NÖ-Wien Group. The ESG & Investors Relations Management Unit in the ESG Transformation Department takes the lead on activities involving sustainability. Alongside the sustainability strategy and the sustainable positioning within the business strategy, this issue falls within the remit of the credit institution Group.

In particular, the implementation and improvement of the necessary measures to address sustainability risks and ESG factors were again the focus of activities in the reporting year and were thus subject to extensive monitoring and analysis. The methodologies, models and strategies applicable to ESG risks are under development and will be continuously improved over the coming years to enable inherent ESG risks to be measured, managed and controlled with ever-increasing precision. These issues are derived from the sustainability strategy and are also an integral part of the risk strategy. ESG risks represent the possible negative effects for companies as the result of climate and environmental effects, negative social aspects and/or the potential negative aspects of management. Banks are exposed to sustainability and ESG risks in a number of ways. ESG risks were analysed in 2023 as part of a risk inventory based on an ESG survey of individual risks. The resulting ESG heat map and evaluation matrix serve as a tool to identify, analyse and assess the materiality of ESG risks and the related drivers from the outside-in perspective. ESG factors are taken into consideration as partial aspects of the risk types identified by the risk inventory, e.g. credit, country, CVA (Credit Valuation Adjustment), investment, market, liquidity and non financial risk (and here, above all, operational risk) as well as reputation risk. The ESG heat map derived from the risk inventory is used to integrate ESG risks in the entire risk organization. This assessment is updated annually as part of the risk inventory process. The ESG Transformation and ICAAP/Models Departments conducted a double materiality analysis in the 2023 financial year from an inside-out and outside-in perspective. Further information can be found in the consolidated non-financial report.

On the one hand, ESG factors can have an impact through physical risks such as consequences of climate change, Which can lead to default by borrowers or impairment losses to collateral. On the other hand, the effects can result from so-called transition risks caused, for example, by political or technological developments. The intervention measures implemented to attain certain climate policy goals can have a sizeable negative influence on sectors with a greater environmental impact. Accordingly, banks with financing in these sectors are involved to a significant degree. An analysis of the individual sectors with respect to their ESG relevance and the resulting interaction with these sectors in the Raiffeisen-Holding NÖ-Wien Group was also carried out in 2025. ESG sector manuals were prepared to supplement sustainable positioning based on the stated positive/negative criteria and clearly define the interaction with customers in these sectors. This process reduces potential ESG risks before a business relationship begins. Possible other ESG risks are identified with a soft facts questionnaire during the credit application process and can lead to a negative decision concerning the customer relationship.

In addition to the social and environmental motivation to examine ESG factors, lawmakers and supervisory authorities have placed high demands on the financial sector for sustainability risk management and reporting. The Raiffeisen-Holding NÖ-Wien Group increased their focus on projects involving ESG factors/risks, an ESG market programme and the ESG taxonomy in 2025 to further implement and integrate sustainability issues in all areas of the banking group. That means ESG issues, factors and risks will be included in the banking group's governance as well as its corporate identity, product offering and customer support as well as risk management, risk measurement and stress tests. ESG scoring was successfully integrated into the lending process in 2024 using the external tool "Climcycle". That will accomplish one of the most important challenges relating to ESG. The Raiffeisen-Holding NÖ-Wien Group conducts an annual ESG stress test. Based on the data currently available and the assumptions made, this analysis provides plausible and realistic results when compared with the ECB's 2022 ESG stress test.

Additional information on sustainability in the Raiffeisen-Holding NÖ-Wien Group can be found in the "Consolidated non-financial statement" which forms part of the Group management report.

Members of the governing bodies

The number of executive or supervisory functions held by members of the governing body is set out in Appendix I.

Diversity strategy for the selection of members of the governing body, objectives and relevant targets of the strategy, degree of achievement of objectives and targets.

Diversity strategy for the selection of members of the governing body

In accordance with the Fit & Proper Manual, the Managing Board and Supervisory Board of Raiffeisen-Holding NÖ-Wien should include individuals with leadership experience gained from roles in business or politics, particularly in corporate management and/or as members of a supervisory board or a comparable body, as well as individuals with sector-specific expertise. Raiffeisen-Holding NÖ-Wien acts as the coordinating body for the Raiffeisen cooperatives in Lower Austria and as the central institution for the Lower Austrian Raiffeisen banks. For this reason, certain groups of members within Raiffeisen-Holding have the right to nominate candidates for the majority of the positions on the governing bodies.

Attention must be paid to the overall composition of the bodies when selecting members of the executive management and the Supervisory Board. In addition to the required educational and professional qualifications, factors such as diversity in terms of gender and age must also be taken into account (see also the internal Diversity and Anti-Discrimination Policy of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien dated 14 December 2022, as well as the Diversity Statement). The executive management team should include individuals with management experience, preferably in the banking or financial sector.

Objectives and relevant target quotas for the under-represented gender

Raiffeisen-Holding NÖ-Wien aims to achieve a representation of at least 30% for the under-represented gender (taking the Managing Board, Supervisory Board and management as a whole) by 2027.

It aims to achieve this by actively encouraging women where possible to stand as candidates in the event of a new selection or a vacancy. Raiffeisen-Holding NÖ-Wien is working to raise awareness of the importance and positive effects of gender diversity among its own staff, the Raiffeisen banks in Lower Austria and the other members through corresponding communication measures. Where nomination rights apply, Raiffeisen-Holding NÖ-Wien endeavours to ensure that the diversity strategy is taken into account when those rights are exercised.

The proportion of the underrepresented gender as at 31 December 2025 in Raiffeisen-Holding NÖ-Wien was 41.9% for the Managing Board, Supervisory Board and executive management as a whole. The target achievement rate is therefore 139.7%.

Information on whether the institution has formed a separate risk committee and the number of committee meetings held to date

The Supervisory Board of Raiffeisen-Holding NÖ-Wien has set up a separate Risk Committee as part of the Supervisory Board and established corresponding rules of procedure.

The Risk Committee held a total of three committee meetings in 2025 (17 March 2025, 23 September 2025 and 10 December 2025).

Article 436 CRR – Scope of application

The overview of Group companies pursuant to Section 265 (2) of the Austrian Commercial Code (UGB) is set out in Appendix II

EU LI1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

	a	b	c	d	e	f	g
				Carrying values of items			
		Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
Breakdown by asset clases according to the balance sheet in the published financial statements								
1	Cash and cash equivalents	6.780.958	6.742.252	6.742.252	0	0	0	0
2	Financial assets held for trading	521.355	522.006	432.540	64.663	0	24.803	0
3	Non-trading financial assets	295.503	1.297.542	1.297.542	0	0	0	0
4	Financial assets measured at fair value through profit or loss	0	0	0	0	0	0	0
5	Financial assets measured at fair value through other comprehensive income	122.670	59.501	59.501	0	0	0	0
6	Financial assets measured at amortised cost	22.603.709	22.809.366	22.809.366	0	0	0	0
7	Derivatives – hedge accounting	749.274	746.942	746.942	0	0	0	0
8	Fair value changes in the underlying transactions for portfolio hedges of interest rate risks	-410.479	-410.479	-410.479	0	0	0	0
9	Investments in companies accounted for using the equity method	4.875.488	4.122.449	4.122.449	0	0	0	0
10	Property, plant and equipment	927.835	190.568	190.568	0	0	0	0
11	Investment property	273.714	0	0	0	0	0	0
12	Intangible assets	124.322	12.476	12.476	0	0	0	0
13	Tax assets	33.005	10.827	10.827	0	0	0	0
14	Other assets	576.276	321.611	321.611	0	0	0	0
15	Non-current assets held for sale	0	0	0	0	0	0	0
16	**Total assets**	**37.473.629**	**36.425.061**	**36.335.595**	**64.663**	**0**	**24.803**	**0**

Breakdown by liability classes according to the balance sheet in the published financial statements								
1	Financial liabilities held for trading	150.553	149.093	0	0	0	0	149.093
2	Financial liabilities measured at fair value through profit or loss	0	0	0	0	0	0	0
3	Financial liabilities measured at amortised cost	31.254.262	30.913.994	0	0	0	0	30.913.994
4	Derivatives – hedge accounting	414.445	401.411	0	0	0	0	401.411
5	Fair value changes in the underlying transactions for portfolio hedges of interest rate risks	-51.003	-51.003	0	0	0	0	-51.003
6	Provisions	232.214	155.015	0	0	0	0	155.015
7	Tax liabilities	37.115	45.121	0	0	0	0	45.121
8	Other liabilities	184.509	73.796	0	0	0	0	73.796
9	Liabilities held for sale	0	0	0	0	0	0	0
10	Equity	5.251.533	4.737.634	0	0	0	0	4.737.634
11	**Total liabilities**	**37.473.629**	**36.425.061**	**0**	**0**	**0**	**0**	**36.425.061**

EU LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements

		a	b	c	d	e
		Total	Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	36.425.061	36.335.595	0	64.663	24.803
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	0	0	0	0	0
3	Total net amount under the scope of prudential consolidation	36.425.061	36.335.595	0	64.663	24.803
4	Off-balance-sheet amounts	4.253.547	4.253.547	0	0	0
5	*Differences in valuations*	*-320.136*	*-320.136*	*0*	*0*	*0*
6	*Differences due to different netting rules, other than those already included in row 2*	*0*	*0*	*0*	*0*	*0*
7	*Differences due to consideration of provisions*	*0*	*0*	*0*	*0*	*0*
8	*Differences due to the use of credit risk mitigation techniques (CRMs)*	*-3.005.998*	*-3.005.998*	*0*	*0*	*0*
9	*Differences due to credit conversion factors*	*-3.193.476*	*-3.193.476*	*0*	*0*	*0*
10	*Differences due to Securitisation with risk transfer*	*0*	*0*	*0*	*0*	*0*
11	*Other differences*	*0*	*0*	*0*	*0*	*0*
12	Exposure amounts considered for regulatory purposes	40.678.609	40.589.143	0	64.663	24.803

EU LI3 – Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	**Method of accounting consolidation**	**Method of prudential consolidation**					**Description of the entity**
		Full consolidation	**Proportional consolidation**	**Equity method**	**Neither consolidated nor deducted**	**Deducted**	
"BROMIA" Beteiligungs GmbH	fully consolidated	X					Financial institution
"SEPTO" Beteiligungs GmbH	fully consolidated	X					Financial institution (provider of ancillary services)
DZR Immobilien und Beteiligungs GmbH	fully consolidated	X					Financial institution
NÖ Raiffeisen Kommunalprojekte Service Gesellschaft m.b.H.	insignificant	X					Financial institution
NÖ Raiffeisen Kommunalservice Holding GmbH	insignificant	X					Financial institution
NÖ Raiffeisen-Leasing Gemeindeimmobilienservice GmbH	insignificant	X					Financial institution
NÖ Raiffeisen-Leasing Gemeindeprojekte Gesellschaft m.b.H.	insignificant	X					Financial institution
RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	fully consolidated	X					Financial holding company / credit institution**
RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG	fully consolidated	X					Credit institution
RLB NÖ-Wien Leasingbeteiligungs GmbH	insignificant	X					Financial institution
RLB NÖ-Wien Sektorbeteiligungs GmbH	fully consolidated	X					Financial institution
Raiffeisen Wien Mezzaninkapital GmbH (vormals "AKEBIA" Beteiligungs GmbH)	fully consolidated	X					Financial institution
"CUREON" Beteiligungs GmbH	Equity			X			Other company (not a financial sector company)
Raiffeisen Bank International AG (vormals: Raiffeisen Zentralbank Österreich Aktiengesellschaft)	Equity			X			Credit institution
STRABAG SE	Equity			X			Other company (not a financial sector company)
Raiffeisen Informatik GmbH & Co KG (vormals: Raiffeisen Informatik GmbH)	Equity			X			Financial institution (provider of ancillary services)
"CALADIA" Beteiligungs GmbH	insignificant						Financial institution
"SOMOS" Beteiligungs GmbH	insignificant						Financial institution

IMMORENT-Raiffeisen Fachhochschule Errichtungs- und BetriebsgmbH	insignificant	Financial institution
NÖ Bürgschaften und Beteiligungen GmbH (vormals: NÖ Beteiligungsfinanzierungen GmbH)	insignificant	Financial institution
Raiffeisen Continuum Management GmbH	insignificant	Financial institution
Raiffeisen Digital GmbH	insignificant	Financial institution (provider of ancillary services)
Raiffeisen Informatik Geschäftsführungs GmbH	insignificant	Financial institution (provider of ancillary services)
Raiffeisen-Leasing Management GmbH	insignificant	Financial institution
Raiffeisen-Leasing Österreich GmbH	insignificant	Financial institution
Raiffeisen Software GmbH (vormals: Raiffeisen Software Solution und Service GmbH; RACON EDV Software GmbH)	insignificant	Financial institution (provider of ancillary services)
RI-Bewertungs GmbH (ehemalige "Casius" Beteiligungs GmbH)	insignificant	Financial institution (provider of ancillary services)
RSC Raiffeisen Service Center GmbH	insignificant	Financial institution (provider of ancillary services)
TOJON Beteiligungs GmbH	insignificant	Financial institution
ZEG Immobilien- und Beteiligungs registrierte Genossenschaft mit beschränkter Haftung *)	insignificant	Financial institution (provider of ancillary services)

*For the IFRS consolidation scope, please refer to the participations overview in Annex II.

** Within the scope of the CRR, Raiffeisen-Holding NÖ-Wien is classified as a parent financial holding company pursuant to Article 4(1)(20) CRR and as a financial institution of a credit institution group pursuant to Article 4(1)(26) CRR.

Within the scope of the BWG, Raiffeisen-Holding NÖ-Wien is considered a credit institution according to § 1(1) BWG and, for the purposes of applying the CRR, is treated as a CRR credit institution pursuant to § 1a(2) BWG.

EU PV1 – Prudent valuation adjustments (PVA)

		a	b	c	d	e	EU e1	EU e2	f	g	h
		Risk category					Category level AVA - Valuation uncertainty				
	Category level AVA	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA	Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
1	Market price uncertainty	0	0	0	0	0	0	0	0	0	0
2	Not applicable										
3	Close-out cost	0	0	0	0	0	0	0	0	0	0
4	Concentrated positions	0	0	0	0	0			0	0	0
5	Early termination	0	0	0	0	0			0	0	0
6	Model risk	0	0	0	0	0	0	0	0	0	0
7	Operational risk	0	0	0	0	0	0	0	0	0	0
8	Not applicable										
9	Not applicable										
10	Future administrative costs	0	0	0	0	0			0	0	0
11	Not applicable										
12	**Total Additional Valuation Adjustments (AVAs)**								**2.687**	**0**	**0**

EU LIA – Explanations of differences between accounting and regulatory exposure amounts

The scope of consolidation for Raiffeisen-Holding NÖ-Wien in the published consolidated financial statements is determined in accordance with the provisions of IFRS 10 and includes all significant subsidiaries controlled directly or indirectly by the company. It does not matter with this whether these are credit institutions, financial institutions, investment firms, providers of ancillary services or other undertakings. The scope of consolidation therefore does not comply with the relevant regulatory provisions under Art. 19 of the CRR, but is considerably broader. In accordance with Articles 18 and 19 of the CRR, the regulatory scope of consolidation does not include industrial companies.

The difference in the item **Investments in companies accounted for using the equity method** amounting to approximately EUR 753 million is primarily due to the exclusion of AGRANA, BayWa, MAVIE, Rossauerlände, ORS and Südzucker from this item in the regulatory scope of consolidation. The companies stated are only included in the IFRS scope of consolidation using the equity method; consequently, the carrying amount as shown in the published consolidated financial statements is higher by this amount. The difference of approximately EUR 1,002 million in **financial assets not held for trading** arises largely from the share in associates, which are solely fully consolidated within the Raiffeisen-Holding NÖ-Wien Group in accordance with the provisions of IFRS 10. In the regulatory scope of consolidation, these companies are essentially measured at amortised cost. The difference of approximately EUR 737 million in **property, plant and equipment** arises from the industrial and property investments, which are fully consolidated solely within the IFRS scope of consolidation in accordance with the provisions of IFRS 10.

The differences in carrying amounts stem from the differences in the scope of consolidation between the IFRS consolidated financial statements and regulatory reporting requirements.

The Raiffeisen-Holding NÖ-Wien Group has written rules and procedures in place for the measurement process (Art. 105 (2) (a) CRR). The Models and Analytics unit, which operates separately from the Treasury division, is responsible for measuring the items held in the Kondor+ front-office system. The Managing Board of RLB NÖ-Wien and the portfolio managers receive a daily profit and loss (P&L) report detailing the current valuation and limit utilisation across the entire trading book and within its individual sub-portfolios (Art. 105 (2) (b) and (3) CRR). The positions are valued at market prices wherever possible, using the more prudent side of bid and offer (Art. 105 (4) and (5) CRR). For the valuation of derivatives and securities for which no market prices are available, standard market valuation methods are applied, and the management is informed of these annually (Art. 105 (7) (a) and (c) CRR). The models used were validated in 2016/2017 and are reviewed regularly (Art. 105 (7) (g) CRR). All valuation parameters (e.g. interest rates, volatilities) used in the valuation are determined by independent market data information systems and subject to regular review (Art. 105 (7) (b) CRR). The Models & Analytics department also carries out an independent price review on a daily basis (Art. 105 (8) CRR).

EU LIB – Other qualitative information on the scope of application

There are no significant equity shortfalls for the unconsolidated subsidiaries

Article 437 CRR – Own Funds

EU CCA – Main features of regulatory own funds instruments and eligible liabilities instruments.

The main features and conditions of the capital instruments can be found in Annex III.

EU CC1 - Composition of regulatory own funds

		(a) Amounts	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1.032.349	
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	4.021.132	
3	Accumulated other comprehensive income (and other reserves)	-550.846	
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	4.502.634	

Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-2.687
8	Intangible assets (net of related tax liability) (negative amount)	-5.498
9	Not applicable	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-91.102
12	Negative amounts resulting from the calculation of expected loss amounts	0
13	Any increase in equity that results from securitised assets (negative amount)	0
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0
15	Defined-benefit pension fund assets (negative amount)	0
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-277
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0
20	Not applicable	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-171.545
EU-20b	*of which: qualifying holdings outside the financial sector (negative amount)*	-171.545
EU-20c	*of which: securitisation positions (negative amount)*	0
EU-20d	*of which: free deliveries (negative amount)*	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38-(3) CRR are met) (negative amount)	0
22	Amount exceeding the 17,65% threshold (negative amount)	0

23	*of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities*	0
24	Not applicable	
25	*of which: deferred tax assets arising from temporary differences*	0
EU-25a	Losses for the current financial year (negative amount)	0
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0
26	Not applicable	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0
27a	Other regulatory adjustments	-49.027
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	-320.136
29	**Common Equity Tier 1 (CET1) capital**	4.182.499
Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	95.000
31	*of which: classified as equity under applicable accounting standards*	95.000
32	*of which: classified as liabilities under applicable accounting standards*	0
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0
35	*of which: instruments issued by subsidiaries subject to phase out*	0
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	95.000
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0

39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0
41	Not applicable	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0
42a	Other regulatory adjustments to AT1 capital	0
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	0
44	**Additional Tier 1 (AT1) capital**	95.000
45	**Tier 1 capital (T1 = CET1 + AT1)**	4.277.499
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	95.000
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	164.996
49	*of which: instruments issued by subsidiaries subject to phase out*	0
50	Credit risk adjustments	0
51	**Tier 2 (T2) capital before regulatory adjustments**	259.996
Tier 2 (T2) capital: regulatory adjustments		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0

54a	Not applicable	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0
EU-56b	Other regulatory adjustments to T2 capital	0
57	**Total regulatory adjustments to Tier 2 (T2) capital**	0
58	**Tier 2 (T2) capital**	259.996
59	**Total capital (TC = T1 + T2)**	4.537.495
60	**Total Risk exposure amount**	16.883.010
Capital ratios and requirements including buffers		
61	Common Equity Tier 1 capital	24,77%
62	Tier 1 capital	25,34%
63	Total capital	26,88%
64	Institution CET1 overall capital requirements	13,88%
65	*of which: capital conservation buffer requirement*	*2,50%*
66	*of which: countercyclical capital buffer requirement*	*0,13%*
67	*of which: systemic risk buffer requirement*	*0,66%*
EU-67a	*of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement*	*0,90%*
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	13,68%
69	Not applicable	
70	Not applicable	
71	Not applicable	

Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	1.003
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	70.868
74	Not applicable	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	200.309
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	0
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0
82	Current cap on AT1 instruments subject to phase out arrangements	0
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0
84	Current cap on T2 instruments subject to phase out arrangements	0
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0

EU CC2 – reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset clases according to the balance sheet in the published financial statements				
1	Cash, balances and other demand deposits	6.780.958	6.742.252	
2	Financial assets - held for trading	521.355	522.006	
3	Non-trading financial assets	295.503	1.297.542	
4	Financial assets at fair value through other comprehensive income (OCI)	122.670	59.501	
5	Financial assets measured at amortised cost	22.603.709	22.809.366	
6	Derivatives – hedge accounting	749.274	746.942	
7	Fair value changes in the underlying transactions for portfolio hedges of interest rate risks	-410.479	-410.479	
8	Investments in companies valued at equity	4.875.488	4.122.449	
9	Property, plant and equipment	927.835	190.568	
10	Investment property	273.714	0	
11	Intangible assets	124.322	12.476	
12	Deferred tax assets	33.005	10.827	
13	Other assets	576.276	321.611	
14	Non-current assets held for sale	0	0	
15	**Total assets**	**37.473.629**	**36.425.061**	
Liabilities - Breakdown by liability clases according to the balance sheet in the published financial statements				
1	Financial liabilities - held for trading	150.553	149.093	
2	Financial liabilities measured at amortised cost	31.254.262	30.913.994	T2
3	Derivatives – hedge accounting	414.445	401.411	
4	Fair value changes in the underlying transactions for portfolio hedges of interest rate risks	-51.003	-51.003	
5	Provisions	232.214	155.015	
6	Tax liabilities	37.115	45.121	
7	Other liabilities	184.509	73.796	
	Total equity	**5.251.533**	**4.737.634**	**CET1, AT1**
9	**Total liabilities**	**37.473.629**	**36.425.061**	

Article 437a CRR – Own funds and eligible liabilities

Only relevant for global systemically important institutions (G-SIIs) that are subject to the requirements set out in Article 92a or 92b CRR. The Raiffeisen-Holding NÖ-Wien credit institution Group is not classified as a G-SII.

Article 438 CRR – Own funds requirements

EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	15.934.409	15.100.210	1.274.753
2	*Of which the standardised approach*	*15.934.409*	*15.100.210*	*1.274.753*
3	*Of which the Foundation IRB (F-IRB) approach*	*0*	*0*	*0*
4	*Of which slotting approach*	*0*	*0*	*0*
EU 4a	*Of which equities under the simple risk weighted approach*	*0*	*0*	*0*
5	*Of which the Advanced IRB (A-IRB) approach*	*0*	*0*	*0*
6	Counterparty credit risk - CCR	90.320	85.589	7.226
7	*Of which the standardised approach*	*70.700*	*68.629*	*5.656*
8	*Of which internal model method (IMM)*	*0*	*0*	*0*
EU 8a	*Of which exposures to a CCP*	*1.496*	*1.372*	*120*
9	*Of which other CCR*	*18.124*	*15.588*	*1.450*
10	Credit valuation adjustments risk - CVA risk	64.663	63.366	5.173
EU 10a	*Of which the standardised approach (SA)*	*0*	*0*	*0*
EU 10b	*Of which the basic approach (F-BA and R-BA)*	*64.663*	*63.366*	*5.173*
EU 10c	*Of which the simplified approach*	*0*	*0*	*0*
15	Settlement risk	0	0	0
16	Securitisation exposures in the non-trading book (after the cap)	2.023	444	162
17	*Of which SEC-IRBA approach*	*0*	*0*	*0*
18	*Of which SEC-ERBA (including IAA)*	*0*	*0*	*0*
19	*Of which SEC-SA approach*	*2.023*	*444*	*162*
EU 19a	*Of which 1250% / deduction*	*0*	*0*	*0*
20	Position, foreign exchange and commodities risks (Market risk)	24.803	37.569	1.984
21	*Of which the Alternative standardised approach (A-SA)*	*0*	*0*	*0*
EU 21a	*Of which the Simplified standardised approach (S-SA)*	*24.803*	*37.569*	*1.984*
22	*Of which Alternative Internal Model Approach (A-IMA)*	*0*	*0*	*0*
EU 22a	Large exposures	0	0	0
23	Reclassifications between the trading and non-trading books	0	0	0
24	Operational risk	754.046	635.226	60.324
EU 24a	Exposures to crypto-assets	12.746	0	1.020

25	Amounts below the thresholds for deduction (subject to 250% risk weight)	165.772	177.903	13.262
26	Output floor applied (%)	0%	0%	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	0	0	
29	**Total**	**16.883.010**	**15.921.960**	**1.350.641**

EU OVC – ICAAP-informationen

The Raiffeisen-Holding NÖ-Wien Group and the Raiffeisenlandesbank NÖ-Wien sub-group has, within the meaning of Article 438 of the CRR, established a comprehensive risk management framework with the institution's own procedures for assessing the adequacy of internal capital in accordance with the ICAAP for the Raiffeisen-Holding NÖ-Wien Group and the Raiffeisenlandesbank NÖ-Wien sub-group, as well as appropriate models for assessing overall risk and individual sub-risks. The internal capital requirement is determined taking into account existing risk-mitigating factors. A detailed description of risk management, the models used and the valuation approaches are described in the disclosures pursuant to Art. 435 (1) CRR in this disclosure report.

Capital adequacy is reviewed on a quarterly basis using the risk capacity analysis (economic perspective). Risk capacity is ensured under the banking group's control scenario with a confidence level of 99.9%. The utilisation of the risk coverage funds is below the defined risk appetite. In addition, the viability of the business model and compliance with internal capital thresholds and regulatory minimum requirements are assessed as part of the quarterly regulatory assessment. The same applies to the Raiffeisenlandesbank NÖ-Wien sub-group.

Details on the implementation of the ICAAP, the risk models and assessment methods as well as the risk capacity including the overall bank limit are presented in this disclosure pursuant to Art. 435 (1) CRR.

EU INS1 – Insurance participations

		a	**b**
		Exposure value	**Risk exposure amount**
1	Own fund instruments held in insurance or re-insurance undertakings or insurance holding company not deducted from own funds	0	0

Article 439 CRR - Exposures to counterparty credit risk

EU-CCRA – Qualitative disclosure related to CCR

Counterparty credit risk (CCR) Art. 439 CRR in conjunction with Art. 435 (1) CRR

Key features of CCR management

Within the Raiffeisen-Holding NÖ-Wien Group, the CVA risk mainly affects RLB NÖ-Wien, in line with the strategic focus of the treasury business. In accordance with the principles of its credit risk policy, R-Holding does not enter into credit derivatives with its customers (i.e. Group companies), which is why its exposure is limited to interest rate hedging transactions (to manage its net interest income) with RLB NÖ-Wien.

CVA risk refers to the change in counterparty credit risk resulting from unexpected changes in the market risk factors that are incorporated into the pricing for derivative products. This figure is calculated as the difference between the expected value (Bilateral Credit Valuation Adjustment – based on expected positive exposures) and the Value-at-Risk measure at a specific confidence level (Credit Valuation Adjustment – based on potential future exposures) of the counterparty credit risk.

The CVA is calculated by multiplying the expected positive exposure of the derivative (EPE), the loss given default (LGD) and the counterparty's probability of default (PD). The EPE is determined by simulation, while the LGD and PD are based on market data (credit default swap (CDS) spreads, if these spreads are directly available for the respective counterparty or if they can be determined by mapping the counterparty's credit standing to reference counterparties). The debt value adjustment (DVA) represents an adjustment of the company's own probability of default. The calculation method is similar to the CVA, but the expected negative fair value (ENE or expected negative exposure) is used instead of the expected positive exposure.

Within the Raiffeisen-Holding NÖ-Wien Group, CVA risk is calculated using a Monte Carlo simulation approach. The parameters of the model are taken from the market or internal sources, depending on availability.

Within the Raiffeisen-Holding NÖ-Wien Group, CVA risk – analogous to credit value at risk – is recognised in both extreme and liquidation scenarios in the form of the economic capital indicator. This is calculated for the entire OTC derivatives portfolio of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien, with intragroup exposures excluded at the credit insititution Group level.

The calculation of (future) exposures and subsequently the determination of the CVA and CVA-PFE (potential future exposure) are based on a Monte Carlo simulation. The simulation model is a hybrid model that is composed of independently defined models for each risk factor and takes into account the correlations between the market risk factors. No dependencies are assumed between the market risk and credit risk factors.

The portfolio is valued based on simulated risk factors and implied volatilities, with the methodologies and models used for this purpose corresponding to or being derived from the approaches employed by the front-office system (Kondor). Credit risk mitigation instruments (collateral and netting agreements) are also taken into account when calculating the exposure. The probability of default (PD) required to calculate CVA/DVA is derived from liquid credit default swaps (CDS). Those counterparties for whom no direct mapping to a CDS is possible are mapped to liquid CDS baskets (i.e. groups of counterparties with liquid credit default swaps grouped by industry sector or credit rating class). The LGDs were consistently set at 60%.

The counterparty credit risk arising from derivative, repurchase and securities lending transactions consists of the current replacement cost in the event of a counterparty default. This risk is measured by RLB NÖ-Wien using the SACCR method (replacement cost, taking into account netting agreements) for derivatives, and for SFTs (repos, securities lending) using the comprehensive collateral approach (Article 223 CRR), which takes into account the current market value and a predefined add-on (potential future exposure) for possible changes in the value of the exposure in the future. The exposure value for derivative transactions is determined using the SACCR method in accordance with Art. 274 CRR. The future replacement value also takes into account the potential future exposure value arising from derivative transactions.

Taking into account the economic perspective of the Raiffeisen-Holding NÖ-Wien Group (and all the risks involved), a group-wide limit system is used for the allocation of economic capital. The same applies to RLB NÖ-Wien. Risk limits are set both at the business group level (market segments) and at the risk category level. The

counterparty credit risk is limited at RLB NÖ-Wien, and therefore also within the Raiffeisen-Holding NÖ-Wien Group, through individual limits, and is taken into account from an economic perspective in the credit portfolio calculation (Credit Value at Risk and CVA risk). Risk arising from this transaction is minimised with offsetting procedures (offsetting of receivables and liabilities) and collateral agreements (exchange of collateral).

In addition to these overall bank risk limits, there is also a comprehensive credit line and limit system for treasury transactions, comprising the market risk limit structure and the PROLIMA product catalogue. The upper limit for loans to counterparties at the individual exposure level is determined by taking into account the specified banking limits for third-party banks and by applying the credit limit system for corporate customers. The counterparty credit risk from derivative transactions is also recognised in this risk type.

RLB NÖ-Wien may apply risk-mitigating measures (netting, risk-mitigating treatment of collateral) based on bilateral agreements (master agreements for forward financial transactions, ISDA agreements, master agreements for repurchase agreements, master agreements for securities lending, collateral schedules, CSA agreements, etc.).

From the perspective of the Raiffeisen-Holding NÖ-Wien Group, credit risk arises only in cases where the net market value is positive (replacement risk). As this risk depends on fluctuations in market risk parameters (e.g. exchange rates, interest rates, share prices, etc.), regular revaluation and adjustment of the collateral are required. The collateral amounts are adjusted daily to reflect the current risk situation (market valuation of transactions with the respective counterparties) and the value of the collateral is reviewed (taking into account currency fluctuations affecting collateral denominated in foreign currencies and the market value of securities), whilst taking minimum transfer amounts into account.

The realisability of the collateral provided in the event of the counterparty's insolvency, as well as its further use (for example, re-pledging or transfer as collateral for other counterparties), is ensured by the legal opinions prepared on behalf of the Austrian Banking Association, the German Banking Association, the ISDA or the ICMA for the respective legal systems of the individual counterparties.

As the Raiffeisen-Holding NÖ-Wien Group accepts only financial collateral for OTC derivatives in the form of deposits in EUR or, in the case of CCP-cleared derivatives, in the currencies for the transaction, no further provisions are set aside for these types of collateralised exposures. In the case of counterparty credit risks arising from derivative transactions, a credit value adjustment (CVA) is applied, which represents the cost of hedging this risk in the market. Bonds from issuers with high credit ratings are accepted as collateral for repo transactions. As full collateralisation is ensured at all times due to the reciprocal funding obligation, no additional reserves are set aside for these transactions.

Correlation risks

Possible correlation risks are taken into account with regard to the collateral portfolio. The combination of counterparty limits or limits for a group of connected counterparties and internal limits helps to mitigate any specific correlation risks.

Only cash collateral is accepted under collateral agreements for OTC derivatives. This does not give rise to any correlation risks between the collateral provider and the counterparty. Correlation risks arising from pension and securities lending transactions are largely avoided thanks to restrictive internal guidelines regarding acceptable types of securities, issuers, rating categories and haircuts. In repo trading, market value adjustments are made on a regular basis using cash collateral.

Impacts of a downgrade in the Bank's own credit rating

Contractual clauses regarding the conditions attached to the provision of collateral and the creditworthiness (rating) of the counterparty may be agreed in connection with collateral agreements arising from derivative transactions. No such clauses are currently agreed.

In the event of a downgrade in RLB NÖ-Wien's credit rating, the existing contracts mean that there will be no impact on the additional collateral required.

EU CCR1 – Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	**Potential future exposure (PFE)**	**EEPE**	**Alpha used for computing regulatory exposure value**	**Exposure value pre-CRM**	**Exposure value post-CRM**	**Exposure value**	**RWEA**
EU-1	EU - Original Exposure Method (for derivatives)	0	0		1.4	0	0	0	0
EU-2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	16.144	58.408		1.4	219.038	102.658	102.658	70.700
2	IMM (for derivatives and SFTs)			0	0	0	0	0	0
2a	*Of which securities financing transactions netting sets*			*0*		0	0	0	0
2b	*Of which derivatives and long settlement transactions netting sets*			*0*		0	0	0	0
2c	*Of which from contractual cross-product netting sets*			*0*		0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					119.658	0	119.658	17.230
5	VaR for SFTs					0	0	0	0
6	**Total**					338.697	102.658	222.316	87.930

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

	Exposure classes	Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks	0	0	0	0	0	0	0	0	0	0	0	0
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	414	0	414
3	Public sector entities	0	0	0	0	863	0	0	0	0	0	0	863
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	66.802	69.120	0	0	8.105	1.648	0	0	0	0	0	145.675
7	Corporates	0	0	0	0	0	4.610	0	85	59.931	0	0	64.626
8	Retail	0	0	0	0	0	0	0	0	0	0	0	0
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	0	0	0	0
11	**Total exposure value**	**66.803**	**69.120**	**0**	**0**	**8.969**	**6.258**	**0**	**85**	**59.931**	**414**	**0**	**211.578**

EU CCR5 - Composition of collateral for CCR exposures

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	421.684	48.637	0	95.444	0	0	0	1.858
2	Cash – other currencies	0	0	0	0	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	0	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	170.095	0	0	0	48.110	0
9	**Total**	**421.684**	**48.637**	**170.095**	**95.444**	**0**	**0**	**48.110**	**1.858**

EU CCR8 – Exposures to CCPs

		a	b
		Exposure value	**RWEA**
1	**Exposures to QCCPs (total)**		**1.496**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	74.822	1.496
3	*(i) OTC derivatives*	*70.172*	*1.403*
4	*(ii) Exchange-traded derivatives*	*0*	*0*
5	*(iii) SFTs*	*4.650*	*93*
6	*(iv) Netting sets where cross-product netting has been approved*	*0*	*0*
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Prefunded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	**Exposures to non-QCCPs (total)**		**0**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	*(i) OTC derivatives*	*0*	*0*
14	*(ii) Exchange-traded derivatives*	*0*	*0*
15	*(iii) SFTs*	*0*	*0*
16	*(iv) Netting sets where cross-product netting has been approved*	*0*	*0*
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Prefunded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

Article 440 CRR – Countercyclical capital buffers

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models		
010	**Breakdown by country:**						
010.001	(AE) United Arab Emirates	632	0	0	0	0	632
010.002	(AO) Angola	0	0	0	0	0	0
010.003	(AR) Argentina	8	0	0	0	0	8
010.004	(AT) Austria	17.776.818	0	0	0	0	17.776.818
010.005	(AU) Australia	159	0	0	0	0	159
010.006	(AZ) Azerbaijan	0	0	0	0	0	0
010.007	(BA) Bosnia and Herzegovina	31	0	0	0	0	31
010.008	(BB) Barbados	1	0	0	0	0	1
010.009	(BE) Belgium	22.336	0	0	0	0	22.336
010.010	(BG) Bulgaria	272	0	0	0	0	272
010.011	(BR) Brazil	3	0	0	0	0	3
010.012	(BS) Bahamas	30	0	0	0	0	30
010.013	(BY) Belarus	534	0	0	0	0	534
010.014	(CA) Canada	5	0	0	0	0	5

010.015	(CH) Switzerland	89.872	0	0	0	0	89.872
010.016	(CK) Cook Islands	0	0	0	0	0	0
010.017	(CN) China	630	0	0	0	0	630
010.018	(CY) Cyprus	39	0	0	0	0	39
010.019	(CZ) Czech Republic	178.067	0	0	0	0	178.067
010.020	(DE) Germany	1.341.134	0	0	0	0	1.341.134
010.021	(DK) Denmark	13.580	0	0	0	0	13.580
010.022	(DO) Dominican Republic	0	0	0	0	0	0
010.023	(DZ) Algeria	2.542	0	0	0	0	2.542
010.024	(EE) Estonia	10	0	0	0	0	10
010.025	(ES) Spain	44.516	0	0	0	0	44.516
010.026	(FI) Finland	9.721	0	0	0	0	9.721
010.027	(FR) France	151.327	0	0	0	0	151.327
010.028	(GA) Gabon	0	0	0	0	0	0
010.029	(GB) United Kingdom	24.052	0	0	0	0	24.052
010.030	(GR) Greece	385	0	0	0	0	385
010.031	(HK) Hong Kong	577	0	0	0	0	577
010.032	(HR) Croatia	13.701	0	0	0	0	13.701
010.033	(HU) Hungary	33.838	0	0	0	0	33.838
010.034	(ID) Indonesia	9	0	0	0	0	9
010.035	(IE) Ireland	17.914	0	0	0	0	17.914
010.036	(IL) Israel	0	0	0	0	0	0
010.037	(IN) India	0	0	0	0	0	0
010.038	(IR) Iran	0	0	0	0	0	0
010.039	(IS) Iceland	0	0	0	0	0	0
010.040	(IT) Italy	60.424	0	0	0	0	60.424

010.041	(JO) Jordan	38	0	0	0	0	38
010.042	(JP) Japan	0	0	0	0	0	0
010.044	(KW) Kuwait	273	0	0	0	0	273
010.045	(KY) Cayman Islands	3.214	0	0	0	0	3.214
010.046	(KZ) Kazakhstan	2	0	0	0	0	2
010.047	(LI) Liechtenstein	1	0	0	0	0	1
010.048	(LK) Sri Lanka	0	0	0	0	0	0
010.049	(LT) Lithuania	795	0	0	0	0	795
010.050	(LU) Luxembourg	254.222	0	0	0	0	254.222
010.051	(LV) Latvia	0	0	0	0	0	0
010.052	(LY) Libya	62	0	0	0	0	62
010.053	(MA) Morocco	247	0	0	0	0	247
010.054	(MC) Monaco	595	0	0	0	0	595
010.055	(MD) Moldova	24	0	0	0	0	24
010.056	(MK) North Macedonia	1	0	0	0	0	1
010.057	(MT) Malta	50	0	0	0	0	50
010.058	(MX) Mexico	16	0	0	0	0	16
010.060	(NG) Nigeria	1.117	0	0	0	0	1.117
010.061	(NL) Netherlands	145.866	0	0	0	0	145.866
010.062	(NO) Norway	52.220	0	0	0	0	52.220
010.145	(PH) Philippines	0	0	0	0	0	0
010.063	(PL) Poland	337.896	0	0	0	0	337.896
010.064	(PT) Portugal	3	0	0	0	0	3
010.065	(PY) Paraguay	0	0	0	0	0	0
010.066	(QA) Qatar	1.522	0	0	0	0	1.522
010.067	(RO) Romania	122.973	0	0	0	0	122.973

010.068	(RS) Serbia and Kosovo	39	0	0	0	0	39
010.069	(RU) Russia	1.774	0	0	0	0	1.774
010.070	(SA) Saudi Arabia	636	0	0	0	0	636
010.071	(SE) Sweden	42.096	0	0	0	0	42.096
010.072	(SG) Singapore	591	0	0	0	0	591
010.073	(SI) Slovenia	94.482	0	0	0	0	94.482
010.074	(SK) Slovakia	259.138	0	0	0	0	259.138
010.075	(TH) Thailand	164	0	0	0	0	164
010.077	(TM) Turkmenistan	0	0	0	0	0	0
010.078	(TN) Tunisia	15	0	0	0	0	15
010.079	(TR) Turkey	751	0	0	0	0	751
010.080	(UA) Ukraine	7	0	0	0	0	7
010.081	(US) United States of America	76.533	0	0	0	0	76.533
010.082	(UZ) Uzbekistan	3	0	0	0	0	3
010.083	(VE) Venezuela	27	0	0	0	0	27
010.084	(VN) Vietnam	24	0	0	0	0	24
010.085	(XX) Others	3	0	0	0	0	3
010.086	(ZA) South Africa	10	0	0	0	0	10
020	**Total**	21.180.597	0	0	0	0	21.180.597

		g	h	i	j	k	l	m
		Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	**Breakdown by country:**							
010.001	(AE) United Arab Emirates	17	0	0	17	214	0,00%	0,00%
010.002	(AO) Angola	0	0	0	0	0	0,00%	0,00%
010.003	(AR) Argentina	1	0	0	1	7	0,00%	0,00%
010.004	(AT) Austria	1.048.488	0	0	1.048.488	13.106.097	85,02%	0,00%
010.005	(AU) Australia	14	0	0	14	179	0,00%	1,00%
010.006	(AZ) Azerbaijan	0	0	0	0	0	0,00%	0,00%
010.007	(BA) Bosnia and Herzegovina	3	0	0	3	34	0,00%	0,00%
010.008	(BB) Barbados	0	0	0	0	2	0,00%	0,00%
010.009	(BE) Belgium	217	0	0	217	2.714	0,02%	1,00%
010.010	(BG) Bulgaria	7	0	0	7	84	0,00%	2,00%
010.011	(BR) Brazil	0	0	0	0	4	0,00%	0,00%
010.012	(BS) Bahamas	3	0	0	3	34	0,00%	0,00%
010.013	(BY) Belarus	9	0	0	9	108	0,00%	0,00%
010.014	(CA) Canada	0	0	0	0	6	0,00%	0,00%
010.015	(CH) Switzerland	6.311	0	0	6.311	78.893	0,51%	0,00%
010.016	(CK) Cook Islands	0	0	0	0	0	0,00%	0,00%
010.017	(CN) China	15	0	0	15	189	0,00%	0,00%
010.018	(CY) Cyprus	1	0	0	1	17	0,00%	1,00%

010.019	(CZ) Czech Republic	13.736	0	0	13.736	171.704	1,11%	1,25%
010.020	(DE) Germany	78.399	0	0	78.399	979.991	6,36%	0,75%
010.021	(DK) Denmark	85	0	0	85	1.063	0,01%	2,50%
010.022	(DO) Dominican Republic	0	0	0	0	0	0,00%	0,00%
010.023	(DZ) Algeria	0	0	0	0	0	0,00%	0,00%
010.024	(EE) Estonia	0	0	0	0	0	0,00%	1,50%
010.025	(ES) Spain	1.252	0	0	1.252	15.653	0,10%	0,50%
010.026	(FI) Finland	80	0	0	80	995	0,01%	0,00%
010.027	(FR) France	4.019	0	0	4.019	50.243	0,33%	1,00%
010.028	(GA) Gabon	0	0	0	0	0	0,00%	0,00%
010.029	(GB) United Kingdom	743	0	0	743	9.288	0,06%	2,00%
010.030	(GR) Greece	13	0	0	13	163	0,00%	0,25%
010.031	(HK) Hong Kong	29	0	0	29	357	0,00%	1,00%
010.032	(HR) Croatia	648	0	0	648	8.103	0,05%	1,50%
010.033	(HU) Hungary	1.675	0	0	1.675	20.935	0,14%	1,00%
010.034	(ID) Indonesia	1	0	0	1	10	0,00%	0,00%
010.035	(IE) Ireland	1.070	0	0	1.070	13.381	0,09%	1,50%
010.036	(IL) Israel	0	0	0	0	0	0,00%	0,00%
010.037	(IN) India	0	0	0	0	0	0,00%	0,00%
010.038	(IR) Iran	0	0	0	0	0	0,00%	0,00%
010.039	(IS) Iceland	0	0	0	0	0	0,00%	2,50%
010.040	(IT) Italy	5.294	0	0	5.294	66.178	0,43%	0,00%
010.041	(JO) Jordan	3	0	0	3	40	0,00%	0,00%
010.042	(JP) Japan	0	0	0	0	0	0,00%	0,00%
010.044	(KW) Kuwait	12	0	0	12	145	0,00%	0,00%
010.045	(KY) Cayman Islands	0	0	0	0	0	0,00%	0,00%

010.046	(KZ) Kazakhstan	0	0	0	0	2	0,00%	0,00%
010.047	(LI) Liechtenstein	0	0	0	0	0	0,00%	0,00%
010.048	(LK) Sri Lanka	0	0	0	0	0	0,00%	0,00%
010.049	(LT) Lithuania	53	0	0	53	658	0,00%	1,00%
010.050	(LU) Luxembourg	11.277	0	0	11.277	140.961	0,91%	0,50%
010.051	(LV) Latvia	0	0	0	0	0	0,00%	1,00%
010.052	(LY) Libya	6	0	0	6	70	0,00%	0,00%
010.053	(MA) Morocco	0	0	0	0	0	0,00%	0,00%
010.054	(MC) Monaco	23	0	0	23	294	0,00%	0,00%
010.055	(MD) Moldova	2	0	0	2	27	0,00%	0,00%
010.056	(MK) North Macedonia	0	0	0	0	1	0,00%	0,00%
010.057	(MT) Malta	3	0	0	3	37	0,00%	0,00%
010.058	(MX) Mexico	1	0	0	1	18	0,00%	0,00%
010.060	(NG) Nigeria	48	0	0	48	595	0,00%	0,00%
010.061	(NL) Netherlands	3.315	0	0	3.315	41.443	0,27%	2,00%
010.062	(NO) Norway	418	0	0	418	5.223	0,03%	2,50%
010.145	(PH) Philippines	0	0	0	0	0	0,00%	0,00%
010.063	(PL) Poland	21.646	0	0	21.646	270.571	1,76%	1,00%
010.064	(PT) Portugal	0	0	0	0	2	0,00%	0,00%
010.065	(PY) Paraguay	0	0	0	0	0	0,00%	0,00%
010.066	(QA) Qatar	0	0	0	0	0	0,00%	0,00%
010.067	(RO) Romania	10.886	0	0	10.886	136.073	0,88%	1,00%
010.068	(RS) Serbia and Kosovo	3	0	0	3	40	0,00%	0,00%
010.069	(RU) Russia	39	0	0	39	484	0,00%	0,00%
010.070	(SA) Saudi Arabia	24	0	0	24	296	0,00%	0,00%
010.071	(SE) Sweden	337	0	0	337	4.216	0,03%	2,00%

010.072	(SG) Singapore	53	0	0	53	665	0,00%	0,00%
010.073	(SI) Slovenia	5.127	0	0	5.127	64.090	0,42%	1,00%
010.074	(SK) Slovakia	13.688	0	0	13.688	171.094	1,11%	1,50%
010.075	(TH) Thailand	3	0	0	3	34	0,00%	0,00%
010.077	(TM) Turkmenistan	0	0	0	0	0	0,00%	0,00%
010.078	(TN) Tunisia	1	0	0	1	17	0,00%	0,00%
010.079	(TR) Turkey	12	0	0	12	151	0,00%	0,00%
010.080	(UA) Ukraine	1	0	0	1	7	0,00%	0,00%
010.081	(US) United States of America	4.122	0	0	4.122	51.528	0,33%	0,00%
010.082	(UZ) Uzbekistan	0	0	0	0	3	0,00%	0,00%
010.083	(VE) Venezuela	2	0	0	2	30	0,00%	0,00%
010.084	(VN) Vietnam	2	0	0	2	27	0,00%	0,00%
010.085	(XX) Others	0	0	0	0	2	0,00%	0,00%
010.086	(ZA) South Africa	0	0	0	0	6	0,00%	0,00%
020	**Total**	1.233.240	0	0	1.233.240	15.415.497	0	

EU CCyB2 – Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	16.883.010
2	Institution specific countercyclical capital buffer rate	0,13%
3	Institution specific countercyclical capital buffer requirement	21.777

Article 441 CRR – Indicators of global systemic importance

The Raiffeisen-Holding NÖ-Wien credit institution group is not classified as a global systemically important institution (G-SII).

Article 442 CRR - Exposures to credit risk and dilution risk

EU CRB: Additional disclosure related to the credit quality of assets

Definitions for accounting purposes

In the Raiffeisen-Holding NÖ-Wien Group, a customer is considered past due as at 31 December 2025 in accordance with EBA guidelines on the application of the definition of default if they are overdrawn by more than 1% of their balance sheet exposures and more than EUR 500 or EUR 100 for customers in the retail exposure class. In accordance with CRR Art. 178, a loan that is past due is deemed to be in default if a material credit obligation is more than 90 days past due or if it is unlikely that an obligor will settle its liabilities in full. This definition applies for both accounting and regulatory purposes. The Raiffeisen-Holding NÖ-Wien Group always applies this definition of default at debtor level, including in the retail business. Of the EUR 409.1 million volume of past due receivables >90 days, EUR 12.1 million is without impairment.

Methods of credit risk adjustments

Credit risks are taken into account by recognising individual loss allowances.

The identifiable credit risks associated with loans and advances to customers and other banks are reflected in the recognition of loss allowances based on standard criteria at the amount of the expected default. These loss allowances are released when the credit risk ceases to exist or are used when the loan or advance is classified as irrecoverable and written off.

In accordance with IFRS 9 Appendix A "Credit-impaired financial assets", all receivables are tested quarterly for objective evidence of impairment that could impact the expected future cash flows from the financial instrument.

In accordance with IFRS 9.5.2.2, loss allowances are calculated for all financial assets categorised as at amortised cost or at fair value through other comprehensive income. This includes both on- and off-balance sheet positions. The amount of the impairment is calculated in accordance with IFRS 9.5.5.1. using the expected credit loss (ECL) approach and is calculated for defaulted items (stage 3) in accordance with IFRS 9 B5.5.33 from the difference between the carrying amount and the present value of the expected future cash flows. All credit receivables at risk of default from significant customers are measured at individual financial instrument level using the discounted cash flow method. Credit receivables at a high risk of default from non-significant customers are measured on the basis of a model, whereby the amount of the loss allowance is calculated from the unsecured exposure at default (EAD) and a loss given default (LGD) that depends on the default period. Impairment losses for financial instruments not in default are calculated using ECL for stage 1 (no significant increase in default risk since initial recognition) and lifetime ECL for stage 2 (significant increase in credit risk since initial recognition). The point-in-time (PiT) models used for this purpose utilise both historical information and forward-looking information.

Derivatives are not included in the calculation of impairments in accordance with IFRS 9. The credit risk for these transactions is measured using credit value adjustment (CVA).

The total amount of the loss allowances for recognised loans and advances is allocated to the line item of the underlying financial instrument in the Statement of Financial Position. The loss allowance for off-balance sheet exposures is recognised as a provision in the statement of financial position. Direct write-offs are, as a rule, only recognised when a debt waiver has been agreed with a borrower or when an unexpected loss has occurred.

Foreign currency and repayment vehicle risk

In accordance with the FMA minimum standards on risk management and the granting of foreign currency loans and loans with repayment vehicles (FX-TT), details of this portfolio must be disclosed as soon as the expected repayment vehicle gap exceeds 20%. The repayment vehicle loans of the Raiffeisen-Holding NÖ-Wien Group have a repayment vehicle coverage gap of 21.4% as at 31 December 2025. The definition of a foreign currency and repayment vehicle loan and the repayment vehicle coverage gap is based on the provisions of the FMA Directive.

The following presentation shows receivables from customers; the volume corresponds to the weighted risk exposure (in EUR thousand).

Currency	FX and/or TT loans	Share of credit business	of which FX only	of which FX and TT	of which TT only	TT coverage gap
EUR	560,240	3.3%	548,559	1,390	10,291	1,354
CHF	107,408	0.6%	49,600	57,808	0	14,093
USD	11,662	0.1%	11,662	0	0	
JPY	3,063	0.0%	402	2,660	0	36
CZK	2,154	0.0%	2,050	104	0	
Other	104	0.0%	104	0	0	
Total	684,630	4.0%	612,378	61,961	10,291	15,483

EU CR1: Performing and non-performing exposures and related provisions.

		a	b	c	d	e	f
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3
005	Cash balances at central banks and other demand deposits	6.683.066	6.683.066	0	0	0	0
010	Loans and advances	17.188.189	14.954.632	2.092.536	648.246	19.057	626.999
020	*Central banks*	0	0	0	0	0	0
030	*General governments*	1.327.935	1.301.235	26.634	0	0	0
040	*Credit institutions*	1.251.457	1.251.457	0	0	0	0
050	*Other financial corporations*	883.723	810.391	73.291	6.818	0	5.930
060	*Non-financial corporations*	10.261.727	8.509.210	1.614.610	556.090	19.053	535.765
070	*Of which SMEs*	4.114.706	3.363.201	692.981	326.189	5.391	320.726
080	*Households*	3.463.346	3.082.338	378.000	85.338	4	85.304
090	Debt securities	5.455.719	5.406.994	25.087	0	0	0
100	*Central banks*	0	0	0	0	0	0
110	*General governments*	3.285.525	3.275.496	10.029	0	0	0
120	*Credit institutions*	1.845.834	1.830.776	15.058	0	0	0
130	*Other financial corporations*	279.181	255.544	0	0	0	0
140	*Non-financial corporations*	45.178	45.178	0	0	0	0
150	Off-balance-sheet exposures	4.228.462	3.776.750	451.712	23.069	7	15.666
160	*Central banks*	0	0	0	0	0	0
170	*General governments*	349.506	349.166	340	0	0	0
180	*Credit institutions*	735.373	735.373	0	0	0	0
190	*Other financial corporations*	297.199	283.672	13.527	140	0	140
200	*Non-financial corporations*	2.554.789	2.136.259	418.530	22.526	7	15.134
210	*Households*	291.578	275.042	19.315	406	0	392
220	**Total**	**33.355.436**	**30.821.442**	**2.569.335**	**671.315**	**19.063**	**642.665**

		g	h	i	j	k	l	m	n	o
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received	
		Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	-1.473	-1.473	0	0	0	0		0	0
010	Loans and advances	-71.623	-26.426	-45.197	-245.619	-95	-245.524	-1.001	11.295.572	188.643
020	*Central banks*	0	0	0	0	0	0	0	0	0
030	*General governments*	-574	-546	-28	0	0	0	0	580.663	0
040	*Credit institutions*	-1.545	-1.545	0	0	0	0	0	0	0
050	*Other financial corporations*	-9.510	-2.740	-6.770	-3.488	0	-3.488	0	486.269	0
060	*Non-financial corporations*	-50.025	-17.123	-32.902	-209.907	-95	-209.812	-240	7.424.184	143.208
070	*Of which SMEs*	-11.552	-4.318	-7.234	-136.430	-12	-136.418	-108	3.256.297	88.649
080	*Households*	-9.969	-4.472	-5.497	-31.732	-1	-31.731	-761	2.804.457	45.435
090	Debt securities	-2.723	-2.663	-60	0	0	0	0	0	0
100	*Central banks*	0	0	0	0	0	0	0	0	0
110	*General governments*	-1.210	-1.187	-23	0	0	0	0	100.655	0
120	*Credit institutions*	-709	-673	-37	0	0	0	0	259.581	0
130	*Other financial corporations*	-367	-367	0	0	0	0	0	67.367	0
140	*Non-financial corporations*	-436	-436	0	0	0	0	0	0	0
150	Off-balance-sheet exposures	16.568	7.919	8.649	2.165	2	2.101		69.814	723
160	*Central banks*	0	0	0	0	0	0		0	0
170	*General governments*	30	10	20	0	0	0		1.763	0
180	*Credit institutions*	353	353	0	0	0	0		0	0
190	*Other financial corporations*	769	659	111	77	0	77		10	0
200	*Non-financial corporations*	14.334	6.192	8.141	1.906	4	1.842		64.323	694
210	*Households*	1.082	705	377	182	0	182		5.474	29
220	**Total**	**-90.914**	**-37.009**	**-53.906**	**-236.728**	**-97**	**-247.625**	**-1.001**	**11.365.386**	**189.366**

EU CR1-A - Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	740.141	2.914.412	4.015.079	9.849.561	0	17.519.193
2	Debt securities	0	436.100	3.309.591	2.070.174	0	5.815.865
	Total	**740.141**	**3.350.512**	**7.324.670**	**11.919.735**	**0**	**23.335.058**

EU CR2: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**564.776**
020	Inflows to non-performing portfolios	184.729
030	Outflows from non-performing portfolios	-101.259
040	*Outflows due to write-offs*	*-42.579*
050	*Outflow due to other situations*	*-58.680*
060	**Final stock of non-performing loans and advances**	**648.246**

EU CQ1: Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	436.444	267.573	257.317	255.543	-19.716	-93.682	311.408	63.419
020	*Central banks*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
030	*General governments*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
040	*Credit institutions*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
050	*Other financial corporations*	*50.192*	*5.752*	*5.752*	*4.864*	*-6.626*	*-2.422*	*10.584*	*0*
060	*Non-financial corporations*	*332.741*	*243.183*	*235.039*	*233.109*	*-12.385*	*-85.816*	*246.966*	*53.822*
070	*Households*	*53.511*	*18.638*	*16.525*	*17.570*	*-705*	*-5.445*	*53.858*	*9.597*
080	Debt Securities	0	0	0	0	0	0	0	0
090	Loan commitments given	15.419	7.131	7.131	4.976	610	1.316	333	30
100	***Total***	**451.864**	**274.704**	**264.448**	**260.519**	**-20.327**	**-95.491**	**311.741**	**63.449**

EU CQ3: Credit quality of performing and non-performing exposures by past due days

		a	b	c	d
		Gross carrying amount/nominal amount			
			Performing exposures		Non-performing exposures
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	
005	Cash balances at central banks and other demand deposits	6.683.066	6.682.919	148	0
010	Loans and advances	17.188.189	17.136.522	51.666	648.246
020	*Central banks*	0	0	0	0
030	*General governments*	1.327.935	1.327.934	0	0
040	*Credit institutions*	1.251.457	1.251.457	0	0
050	*Other financial corporations*	883.723	883.435	289	6.818
060	*Non-financial corporations*	10.261.727	10.246.540	15.187	556.090
070	*Of which SMEs*	4.114.706	4.100.601	14.105	326.189
080	*Households*	3.463.346	3.427.156	36.190	85.338
090	Debt securities	5.455.719	5.455.719	0	0
100	*Central banks*	0	0	0	0
110	*General governments*	3.285.525	3.285.525	0	0
120	*Credit institutions*	1.845.834	1.845.834	0	0
130	*Other financial corporations*	279.181	279.181	0	0
140	*Non-financial corporations*	45.178	45.178	0	0
150	Off-balance-sheet exposures	4.228.462			23.069
160	*Central banks*	0			0
170	*General governments*	349.506			0
180	*Credit institutions*	735.373			0
190	*Other financial corporations*	297.199			140
200	*Non-financial corporations*	2.554.789			22.526
210	*Households*	291.578			403
220	**Total**	**33.555.435**	**29.275.160**	**51.814**	**671.315**

		e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount							
		Non-performing exposures							
		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	207.892	47.340	70.070	211.560	80.101	0	0	601.951
020	*Central banks*	0	0	0	0	0	0	0	0
030	*General governments*	0	0	0	0	0	0	0	0
040	*Credit institutions*	0	0	0	0	0	0	0	0
050	*Other financial corporations*	5.577	175	0	611	455	0	0	6.818
060	*Non-financial corporations*	207.117	39.744	57.829	199.543	51.857	0	0	516.192
070	*Of which SMEs*	56.029	19.962	19.103	193.685	37.411	0	0	321.268
080	*Households*	26.481	7.421	12.241	11.405	27.789	0	0	78.470
090	Debt securities	0	0	0	0	0	0	0	0
100	*Central banks*	0	0	0	0	0	0	0	0
110	*General governments*	0	0	0	0	0	0	0	0
120	*Credit institutions*	0	0	0	0	0	0	0	0
130	*Other financial corporations*	0	0	0	0	0	0	0	0
140	*Non-financial corporations*	0	0	0	0	0	0	0	0
150	Off-balance-sheet exposures								13.548
160	*Central banks*								0
170	*General governments*								0
180	*Credit institutions*								0
190	*Other financial corporations*								140
200	*Non-financial corporations*								13.082
210	*Households*								326
220	**Total**	**239.175**	**47.340**	**70.070**	**211.560**	**80.101**	**0**	**0**	**617.148**

EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	0	0
020	Other than PP&E	0	0
030	*Residential immovable property*	*0*	*0*
040	*Commercial Immovable property*	*0*	*0*
050	*Movable property (auto, shipping, etc.)*	*0*	*0*
060	*Equity and debt instruments*	*0*	*0*
070	*Other collateral*	*0*	*0*
080	**Total**	**0**	**0**

Article 443 CRR – Encumbered and unencumbered assets

EU AE1 — Encumbered and unencumbered assets

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
		010	030	040	050	060	080	090	100
010	**Assets of the disclosing institution**	4.878	405			31.553	4.405		
030	Equity instruments	0	0	0	0	186	0	26	0
040	Debt securities	472	405	468	401	5.344	4.405	5.052	4.356
050	*of which: covered bonds*	*166*	*166*	*163*	*0*	*821*	*781*	*0*	*789*
060	*of which: securitisations*	*0*	*0*	*0*	*0*	*0*	*0*	*3.086*	*0*
070	*of which: issued by general governments*	*207*	*192*	*208*	*192*	*0*	*0*	*1.850*	*3.086*
080	*of which: issued by financial corporations*	*265*	*213*	*260*	*208*	*3.139*	*3.139*	*116*	*1.236*
090	*of which: issued by non-financial corporations*	*0*	*0*	*0*	*0*	*2.142*	*1.230*	*0*	*34*
120	Other assets	4.407	0			26.022	0		

EU AE2 - Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered Fair value of collateral received or own debt securities issued available for encumbrance	
			of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA
		010	030	040	060
130	**Collateral received by the disclosing institution**	**6.393.234**	**0**	**2.735.679**	**1.290.451**
140	Loans on demand	42.480	0	10.125	0
150	Equity instruments	0	0	0	0
160	Debt securities	0	0	2.077.444	1.290.451
170	*of which: covered bonds*	0	0	1.253.679	1.253.679
180	*of which: securitisations*	0	0	0	0
190	*of which: issued by general governments*	0	0	6.177	6.177
200	*of which: issued by financial corporations*	0	0	1.343.307	1.280.840
210	*of which: issued by non-financial corporations*	0	0	16.281	3.433
220	Loans and advances other than loans on demand	6.350.755	0	648.111	0
230	Other collateral received	0	0	0	0
240	**Own debt securities issued other than own covered bonds or securitisations**	**0**	**0**	**0**	**0**
241	**Own covered bonds and securitisations issued and not yet pledged**			**0**	**0**
250	**TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED**	**11.271.707**	**0**		

EU AE3 – Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	8.245.268	4.878.473

EU AE4 – Accompanying narrative information

In 2025, the credit institution Group of Raiffeisenlandesbank Niederösterreich – Wien had an average AE ratio of 26%. The value refers to the calculated average of the four quarters of 2025 and the last quarter of 2024.

The AE ratio fell to 25% in March 2025 as existing repo transactions were cancelled. The rate remained largely stable after this. The funding structure remained largely unchanged throughout 2025.

Article 444 CRR – Use of the standardized approach

EU CRD – Qualitative disclosure requirements related to standardised approach

Ratings

The Standard and Poor's rating is used for the Sovereigns and Banks exposure classes. No external ratings are used for any other asset classes.

The nature and extent of the use of external ratings in the context of credit risk measurement for the purpose of determining the risk weight are governed by the provisions of Articles 138 et seq. CRR. The procedure for transferring issuer and issue ratings to items complies with the requirements of Commission Implementing Regulation (EU) 2016/1799. The standard categorisation in accordance with Commission Implementing Regulation (EU) 2016/1799 is used.

EU CR5 – standardised approach

		Risk weight								
		0%	2%	4%	10%	20%	30%	35%	40%	45%
		a	b	c	d	e	f	g	h	i
1	Central governments or central banks	6.350.448	0	55.419	22.904	0	0	0	0	0
2	Non-central government public sector entities	3.624.424	0	0	0	146.711	0	0	0	0
EU 2a	Regional governments or local authorities	3.500.273	0	0	0	53.018	0	0	0	0
EU 2b	Public sector entities	124.151	0	0	0	93.693	0	0	0	0
3	Multilateral development banks	144.432	0	0	0	19	0	0	0	0
EU 3a	International organisations	879.052	0	0	0	0	0	0	0	0
4	Institutions	3.985.913	0	0	0	68.717	215.009	0	21.082	0
5	Covered bonds	426.550	0	0	269.868	120.389	0	0	0	0
6	Corporates	5.510	0	0	0	0	0	596	0	0
6,1	*Of which: Specialised Lending*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
7	Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	0
EU 7a	Subordinated debt exposures	0	0	0	0	0	0	0	0	0
EU 7b	Equity	0	0	0	0	0	0	0	0	0
8	Retail exposures	0	0	0	0	869	0	14.409	0	4.695
9	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	4.136.666	0	0	0	0
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	2.137.103	0	0	0	0
9.1.1	no loan splitting applied	0	0	0	0	0	0	0	0	0
9.1.2	loan splitting applied (secured)	0	0	0	0	2.137.103	0	0	0	0
9.1.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0
9,2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	1.982.995	0	0	0	0

9,3	Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	15.255	0	0	0	0
9.3.1	no loan splitting applied	0	0	0	0	0	0	0	0	0
9.3.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0
9.3.3	loan splitting applied (unsecured)	0	0	0	0	15.255	0	0	0	0
9,4	Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	1.313	0	0	0	0
9,5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	0	0	0
10	Exposures in default	0	0	0	0	124	0	828	0	0
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0
EU 10b	Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0
EU 10c	Other items	168.162	0	0	0	0	0	0	0	0
11	not applicable									
EU 11c	**TOTAL**	**15.584.490**	**0**	**55.419**	**292.772**	**4.473.497**	**215.009**	**15.833**	**21.082**	**4.695**

		Risk weight							
		50%	60%	70%	75%	80%	90%	100%	105%
		j	k	l	m	n	o	p	q
1	Central governments or central banks	16	0	0	0	0	0	5	0
2	Non-central government public sector entities	0	0	0	0	0	0	0	0
EU 2a	Regional governments or local authorities	0	0	0	0	0	0	0	0
EU 2b	Public sector entities	0	0	0	0	0	0	0	0
3	Multilateral development banks	0	0	0	0	0	0	0	0
EU 3a	International organisations	0	0	0	0	0	0	0	0
4	Institutions	90.436	0	0	0	0	0	0	0
5	Covered bonds	0	0	0	0	0	0	0	0
6	Corporates	79.440	0	0	98.762	0	0	3.343.274	0
6,1	*Of which: Specialised Lending*	0	0	0	0	0	0	179.404	0
7	Subordinated debt exposures and equity	0	0	0	0	0	0	5.010.596	0
EU 7a	Subordinated debt exposures	0	0	0	0	0	0	0	0
EU 7b	Equity	0	0	0	0	0	0	5.010.596	0
8	Retail exposures	0	0	0	605.788	0	0	6.710	0
9	Secured by mortgages on immovable property and ADC exposures	0	878.604	0	569.586	0	505.858	583.495	0
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	567.885	0	0	156.293	0
9.1.1	no loan splitting applied	0	0	0	192.199	0	0	57.458	0
9.1.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0
9.1.3	loan splitting applied (unsecured)	0	0	0	375.686	0	0	98.835	0
9,2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	0	0	157.649	0
9,3	Secured by mortgages on commercial immovable property - non IPRE	0	430.748	0	1.701	0	0	176.035	0
9.3.1	no loan splitting applied	0	0	0	340	0	0	74.245	0

9.3.2	loan splitting applied (secured)	0	430.748	0	0	0	0	0	0
9.3.3	loan splitting applied (unsecured)	0	0	0	1.361	0	0	101.789	0
9,4	Secured by mortgages on commercial immovable property - IPRE	0	447.856	0	0	0	505.858	17.700	0
9,5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	75.819	0
10	Exposures in default	0	0	0	0	0	0	214.650	0
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0
EU 10b	Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0
EU 10c	Other items	0	0	0	0	0	0	444.925	0
11	not applicable								
EU 11c	**TOTAL**	**169.891**	**878.604**	**0**	**1.274.135**	**0**	**505.858**	**9.603.655**	**0**

		Risk weight								Total	Of which unrated
		110%	130%	150%	250%	370%	400%	1250%	Others		
		r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	0	0	0	0	0	0	0	0	6.428.793	6.424.272
2	Non-central government public sector entities	0	0	0	0	0	0	0	0	3.771.135	
EU 2a	Regional governments or local authorities	0	0	0	0	0	0	0	0	3.553.291	3.552.671
EU 2b	Public sector entities	0	0	0	0	0	0	0	0	217.844	217.671
3	Multilateral development banks	0	0	0	0	0	0	0	0	144.451	144.447
EU 3a	International organisations	0	0	0	0	0	0	0	0	879.052	
4	Institutions	0	0	11.898	0	0	0	0	0	4.393.055	4.252.974
5	Covered bonds	0	0	0	0	0	0	0	331.833	1.148.640	
6	Corporates	0	174.735	0	0	0	0	0	1.423	3.703.739	3.529.675
6,1	*Of which: Specialised Lending*	0	174.735	0	0	0	0	0	0	354.139	354.139
7	Subordinated debt exposures and equity	0	0	35.822	132.729	0	0	0	0	5.179.146	
EU 7a	Subordinated debt exposures	0	0	35.822	0	0	0	0	0	35.822	
EU 7b	Equity	0	0	0	132.729	0	0	0	0	5.143.325	
8	Retail exposures	0	0	0	0	0	0	0	4.093	636.564	
9	Secured by mortgages on immovable property and ADC exposures	233.248	0	1.195.048	0	0	0	0	1.343.427	9.445.933	
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	0	0	0	0	2.861.282	
9.1.1	no loan splitting applied	0	0	0	0	0	0	0	0		
9.1.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	2.137.103	
9.1.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	474.521	
9,2	Secured by mortgages on residential immovable property - IPRE	0	0	197.661	0	0	0	0	0	2.338.305	

9,3	Secured by mortgages on commercial immovable property - non IPRE	0	0	0	0	0	0	0	0	623.739	
9.3.1	no loan splitting applied	0	0	0	0	0	0	0	0		
9.3.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	430.748	
9.3.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	118.406	
9,4	Secured by mortgages on commercial immovable property - IPRE	233.248	0	788.686	0	0	0	0	1.343.427	3.338.088	
9,5	Acquisition, Development and Construction (ADC)	0	0	208.700	0	0	0	0	0	284.519	
10	Exposures in default	0	0	115.885	0	0	0	0	208	331.695	
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0
EU 10b	Collective investment undertakings (CIU)	0	0	57.228	0	0	0	0	0	57.228	57.228
EU 10c	Other items	0	0	0	0	0	0	0	0	613.087	613.087
11	not applicable										
EU 11c	**TOTAL**	**233.248**	**174.735**	**1.415.880**	**132.729**	**0**	**0**	**0**	**1.680.984**	**36.732.516**	

Article 445 CRR – Market risk

EU MR1 - Market risk under the alternative standardised approach (ASA)

		a
		Total Own Funds Requirements (OFR)
Outright forward transactions		
1	Interest rate risk (general and specific)	24.056
2	Equity price risk (general and specific)	0
3	Foreign exchange risk	0
4	Commodity position risk	0
Options		
5	Simplified approach	0
6	Delta-plus approach	747
7	Scenario approach	0
8	**Securitisation (specific risk)**	0
9	**Total**	**24.803**

Article 445a – Credit valuation adjustment (CVA) risk

EU CVAA – Qualitative disclosure requirements related to credit valuation adjustment risk

The institution calculates the CVA capital requirement in accordance with the reduced basic approach (reduced BA-CVA pursuant to Art. 384 CRR) without recognising CVA hedges. The CVA risk is identified, measured and monitored daily using Adaptive Analytics. The calculation is based on externally sourced market data, in particular FX data from LSEG, interest rate and volatility data from ICAP, and CDS spreads from ICE, which are used to derive the probabilities of default. The CVA scope corresponds to the SA-CCR scope of application and comprises all

OTC derivatives.

CVA risk is managed using defined limits as part of the risk capacity analysis (RCA). A trigger is activated when utilisation reaches 90%; a limit breach occurs at 100%, which is handled in accordance with the escalation processes set out in the ICAAP manual. Reporting takes place on a quarterly basis as part of the risk capacity analysis and the Group-wide Risk Report to the Risk Committee, the holding company's executive management and the Managing Board of RLB NÖ-Wien; extracts are also made available to the Risk Committee and the Supervisory Board. The independent validation is carried out by the Market Risk Analysis (MRA) group; the results are also made available to Internal Audit once completed.

Active CVA hedging using credit derivatives or other financial instruments is not employed. Risk mitigation is achieved primarily through netting agreements, collateralisation and the targeted close-out of positions. As no active hedging instruments are used, there are no separate monitoring processes for the effectiveness of hedging measures.

EU CVA1 – Credit valuation adjustment risk under the Reduced Basic Approach (R-BA)

		a	b
		Components of Own Funds Requirements	**Own funds requirements**
1	Aggregation of systematic components of CVA risk	13.313	
2	Aggregation of idiosyncratic components of CVA risk	5.037	
3	Total		5.173

Article 446 CRR – Operational risk management

EU ORA - Qualitative information on operational risk

Operational risk

The assessment of own funds requirements for operational risk for 2025 is carried out using the regulatory approach. The quantitative approach to own funds requirements for operational risk as at 31 December 2025 is set out in Table 446 EU OR1 – Own funds requirements for operational risk and risk-weighted exposure amounts under Article 446 of the CRR – and in Table 438 EU OV1 – Overview of risk-weighted assets (RWA) in Article 438 CRR.

Further information on the handling and integration of operational risk into the overall risk assessment of the Raiffeisen-Holding NÖ-Wien Group can be found in the disclosures on Art. 435 (1) CRR – section on operational risk.

EU OR3 – Operational risk own funds requirements and risk exposure amounts

		a
1	Business Indicator Component (BIC)	97.073
EU 1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	36.750
2	*Not applicable*	-
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	60.324
4	Operational Risk Exposure Amounts (REA)	754.046

Article 447 CRR – Key Metrics

EU KM1 – Key metrics template

		a	b	c	d	e
		31.12.2025	**30.09.2025**	**30.06.2025**	**31.03.2025**	**31.12.2024**
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	4.182.499	3.627.529	3.776.371	3.515.175	3.377.286
2	Tier 1 capital	4.277.499	3.722.529	3.871.371	3.610.175	3.472.286
3	Total capital	4.537.495	3.969.969	4.120.722	3.745.840	3.591.617
Risk-weighted exposure amounts						
4	Total risk exposure amount	16.883.010	15.921.960	16.047.770	15.558.274	14.981.882
4a	Total risk exposure pre-floor	16.883.010	15.921.960	16.047.770	15.558.274	0
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	24,77%	22,78%	23,53%	22,59%	22,54%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	24,77%	22,78%	23,53%	22,59%	0,00%
6	Tier 1 ratio (%)	25,34%	23,38%	24,12%	23,20%	23,18%
6b	Tier 1 ratio considering unfloored TREA (%)	25,34%	23,38%	24,12%	23,20%	0,00%
7	Total capital ratio (%)	26,88%	24,93%	25,68%	24,08%	23,97%
7b	Total capital ratio considering unfloored TREA (%)	26,88%	24,93%	25,68%	24,08%	0,00%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	5,20%	5,20%	5,20%	5,20%	5,20%
EU 7e	*of which: to be made up of CET1 capital (percentage points)*	5,20%	5,20%	5,20%	5,20%	5,20%
EU 7f	*of which: to be made up of Tier 1 capital (percentage points)*	5,20%	5,20%	5,20%	5,20%	5,20%

EU 7g	Total SREP own funds requirements (%)	13,20%	13,20%	13,20%	13,20%	13,20%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,13%	0,13%	0,12%	0,11%	0,09%
EU 9a	Systemic risk buffer (%)	0,66%	0,66%	0,50%	0,50%	0,50%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer (%)	0,90%	0,90%	0,90%	0,90%	0,90%
11	Combined buffer requirement (%)	4,18%	4,19%	4,02%	4,01%	3,99%
EU 11a	Overall capital requirements (%)	17,38%	17,39%	17,22%	17,21%	17,19%
12	CET1 available after meeting the total SREP own funds requirements (%)	13,68%	11,73%	12,48%	10,88%	10,77%
Leverage ratio						
13	Total exposure measure	32.720.752	30.706.694	31.503.113	29.865.834	30.827.912
14	Leverage ratio (%)	13,07%	12,12%	12,29%	12,09%	11,26%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	*of which: to be made up of CET1 capital (percentage points)*	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	11.032.040	10.841.701	10.706.576	10.396.649	10.155.950
EU 16a	Cash outflows - Total weighted value	7.574.059	7.644.891	7.733.352	7.653.973	7.473.148

EU 16b	Cash inflows - Total weighted value	715.023	863.968	949.830	1.009.153	976.561
16	Total net cash outflows (adjusted value)	6.859.036	6.780.923	6.783.523	6.644.820	6.497
17	Liquidity coverage ratio (%)	160,84%	159,89%	157,83%	156,46%	156,33%
Net Stable Funding Ratio						
18	Total available stable funding	25.182.801	23.874.477	24.863.862	23.719.515	23.879.621
19	Total required stable funding	20.301.834	19.606.508	19.526.785	19.605.680	19.802.493
20	NSFR ratio (%)	124,04%	121,77%	127,33%	120,98%	120,59%

Article 448 CRR – Exposure to interest rate risk on positions not held in the trading book

The requirements for managing and monitoring interest rate risk for transactions in the banking book are defined by the EBA (EBA GL/2022/14). These requirements (better known as interest rate risk in the banking book, or IRRBB) have been incorporated into national law and monitored by the national supervisory authorities.

The Bank has analysed and implemented all legal requirements relating to interest rate risk.

The following elements are of particular importance to the Bank:

- IRRBB strategy and risk appetite
- Organisational framework and responsibilities
- Guiding principles and methodologies
- Measurement, monitoring and reporting of risk
- Internal control

R-Holding has decided to determine and manage the present value interest rate risk using an outlier indicator.

The IRRBB outlier ratio key figure for each IRRBB scenario is calculated as follows:

(Change in present value per scenario / Tier 1 capital) -> The internal limit is 12.5% of Tier 1 capital (regulatory limit: 15% of Tier 1 capital)

Executive management must be informed immediately if the ratio is exceeded and actions to reduce the ratio must be taken without delay.

The IRRBB outlier indicator is determined on the basis of the present value approach, which is explained below:

- All transactions in the banking book are revalued for each ad hoc interest rate shock. The difference between the new bank book cash value and status quo is the scenario-specific cash value loss. This present value loss is set in relation to Tier 1 equity.
- Customer deposits due on demand without a term are modelled according to a fixed interest rate determined on the basis of statistical methodologies.
- Deposits from financial institutions are adjusted on a rolling monthly basis.
- Margins are not included in the calculation.

In addition, a scenario-specific income-based simulation is carried out with the aim of quantifying the change in net interest income over a 12-month time period. The internal limit is 4.5% of Tier 1 capital (regulatory limit 5% of Tier 1 capital). The approach is explained below:

- The interest income simulation assumes a stable and consistent balance sheet. Expired transactions are replaced by transactions with similar features (same term, same payment frequency, same yield curve).
- The interest income and interest expenses are totalled over a simulation horizon of 12 months and compared with the base scenario with constant interest rates. The difference is the change in net interest income.
- Early repayments of loans and credits are included in the calculation using historical repayment instalments. The parameters are adjusted annually.
- Non-performing transactions are also taken into account. For each transaction subject to a specific allowance for bad debt, an adjusted cash flow is calculated, which reduces the interest income.

- The margins of the planned transactions are derived from the existing transaction.
- For demand deposits in the retail banking business, scenario-specific interest rate shocks only take effect with a time lag as of the end of the following quarter.

EU IRRBB1 - Qualitative information on interest rate risks of non-trading book activities

	Supervisory shock scenarios	a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	-93.588	-87.152	-54.214	-49.232
2	Parallel down	80.310	106.495	-55.298	-58.633
3	Steepener	-71.985	-67.690		
4	Flattener	31.449	33.310		
5	Short rates up	11.463	10.708		
6	Short rates down	-23.447	-14.929		

Article 449 CRR – Exposure to securitization positions

EU SECA - Qualitative disclosure requirements related to securitisation exposures

Article 449 (a) CRR:

A description of the institutions' securitisation and re-securitisation activities, including their risk management and investment objectives in relation to these activities, their role in securitisation and re-securitisation transactions, information on whether they use the simple, transparent and standardised (STS) securitisation framework, and the extent to which they use securitisation transactions to transfer the credit risk of the securitised exposures to third parties, together with, where applicable, a separate description of their risk transfer policy for synthetic securitisations.

The Bank has invested a minimum amount in the THOR securitisation (non-performing) framework of the Lower Austrian Raiffeisen sector, namely in a senior tranche in accordance with Art. 267 CRR (transparency approach) and a junior tranche in accordance with Art. 261 CRR. The securitisation serves to build up expertise in the area of active credit portfolio management (ACPM) and the mutualisation of extraordinary loss potential for loans that have already defaulted. All Raiffeisen banks in Lower Austria and our institution in its function as a central bank serve as investors. The securitisation is not an STS securitisation.

Article 449 (b) CRR:

The types of risk to which institutions are exposed as a result of their securitisation and resecuritisation activities, classified by the seniority of the underlying securitisation positions, with a distinction made between STS and non-STS positions and between the following risks:

i) the risk retained in self-initiated transactions;

ii) the risk incurred in relation to transactions initiated by third parties.

The risk of loss from the single securitisation (see letter a) is negligible due to the minimal volume alone. A total loss would be just over EUR 1 million and is divided into a senior and a junior tranche, with a relative split of 95% to 5%.

Article 449 (c) CRR:

The approaches used by institutions to calculate the risk-weighted exposure amounts for their securitisation activities, including the types of securitisation positions to which each approach applies, and a distinction between STS positions and non-STS positions.

The only securitisation we have in our portfolio (as an investor) is a non-performing securitisation. The calculation approach applied is SA-SEC in accordance with Art. 261 CRR using Art. 267 (transparency approach) CRR.

Article 449 (d) CRR:

A list of securitisation special purpose entities falling into one of the following categories, together with a description of the types of exposures the institution has to these securitisation special purpose entities, including derivative contracts:

i) securitisation special purpose entities that acquire risk positions created by the institutions;

ii) securitisation special purpose entities sponsored by the institutions;

iii) securitisation special purpose entities and other legal entities for which institutions provide securitisation-specific services, such as advisory services, asset servicing or management;

iv) securitisation special purpose entities that are included in the regulatory scope of consolidation of the institutions.

i) RSQ Asset GmbH

Article 449 (e) CRR:

List of legal entities in respect of which institutions have disclosed that they have provided support in accordance with Chapter 5 of Title II of Part Three.

Article 449 (f) CRR:

List of legal entities affiliated with the institutions that invest in securitisations issued by the institutions, or that invest in securitisation positions issued by securitisation special purpose vehicles sponsored by the institutions.

Raiffeisenlandesbank Niederösterreich-Wien AG
Raiffeisen Regionalbank Mödling eGen
Raiffeisen-Regionalbank Gänserndorf eGen
Raiffeisenbank Bruck-Carnuntum eGen
Raiffeisenbank Eggenburg eGen
Raiffeisenbank Gross Gerungs eGen
Raiffeisenbank Hollabrunn eGen
Raiffeisenbank Korneuburg eGen
Raiffeisenbank Krems eGen
Raiffeisenbank Kreuzenstein eGen
Raiffeisenbank Laa/Thaya eGen
Raiffeisenbank Langenlois eGen
Raiffeisenbank Mittleres Mostviertel eGen
Raiffeisenbank Oberes Waldviertel eGen
Raiffeisenbank Region Amstetten eGen
Raiffeisenbank Region Baden eGen
Raiffeisenbank Region Schallaburg eGen
Raiffeisenbank Region Schwechat eGen
Raiffeisenbank Region St. Pölten eGen
Raiffeisenbank Region Waldviertel Mitte eGen
Raiffeisenbank Region Wiener Alpen eGen
Raiffeisenbank Seefeld-Hadres eGen
Raiffeisenbank Stockerau eGen
Raiffeisenbank Traisen-Gölsental eGen
Raiffeisenbank Tulln-Klosterneuburg eGen
Raiffeisenbank Vitis eGen
Raiffeisenbank Wagram-Schmidatal eGen
Raiffeisenbank Weinviertel Nordost eGen
Raiffeisenbank Wienerwald eGen
Raiffeisenbank Wolkersdorf – Auersthal eGen
Raiffeisenbank Wr. Neustadt-Schneebergland eGen
Raiffeisenbank Ybbstal eGen
Raiffeisenbank im Thayatal eGen
Raiffeisenbank im Weinviertel eGen
Raiffeisenkasse Blindenmarkt eGen
Raiffeisenkasse Dobersberg-Waldkirchen eGen
Raiffeisenkasse Ernstbrunn eGen
Raiffeisenkasse Haidershofen eGen
Raiffeisenkasse Heiligeneich eGen
Raiffeisenkasse Neusiedl a.d.Zaya eGen
Raiffeisenkasse Orth a.d. Donau eGen
Raiffeisenkasse Retz-Pulkautal eGen

Article 449 (g) CRR:

A summary of the accounting policies relating to securitisation activities, including, where applicable, a distinction between securitisation and resecuritisation positions.

Article 449 (h) CRR:

The names of the ECAIs used in securitisations and the types of exposures for which each individual agency is used.

No internal or external ratings were utilised.

Article 449 (i) CRR

Where applicable, a description of the internal rating approach in accordance with Part 3, Title II, Chapter 5, including the structure of the internal rating process and the relationship between the internal rating and external credit assessments from the relevant ECAIs disclosed in accordance with point (h), the control mechanisms for the internal rating process, including a discussion of independence, accountability and review of the internal measurement process, the types of exposures to which the internal measurement process applies, and the stress factors used to determine the respective level of credit enhancement.

There is no internal measurement approach.

EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

		a	b	c	d	e
		Exposure values (by RW bands/deductions)				
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions
1	**Total exposures**	56	0	0	1.055	0
2	Traditional securitisation	0	0	0	0	0
3	Securitisation	0	0	0	0	0
4	Retail underlying	0	0	0	0	0
5	Of which STS	0	0	0	0	0
6	Wholesale	0	0	0	0	0
7	Of which STS	0	0	0	0	0
8	Re-securitisation	0	0	0	0	0
9	Synthetic securitisation	0	0	0	0	0
10	Securitisation	0	0	0	0	0
11	Retail underlying	0	0	0	0	0
12	Wholesale	0	0	0	0	0
13	Re-securitisation	0	0	0	0	0

		f	g	h	i
		Exposure values (by regulatory approach)			
		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	0	0	1.111	0
2	Traditional securitisation	0	0	0	0
3	Securitisation	0	0	0	0
4	Retail underlying	0	0	0	0
5	Of which STS	0	0	0	0
6	Wholesale	0	0	0	0
7	Of which STS	0	0	0	0
8	Re-securitisation	0	0	0	0
9	Synthetic securitisation	0	0	0	0
10	Securitisation	0	0	0	0
11	Retail underlying	0	0	0	0
12	Wholesale	0	0	0	0
13	Re-securitisation	0	0	0	0

		j	k	l	m
		RWEA (by regulatory approach)			
		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	0	0	10.643	0
2	Traditional securitisation	0	0	0	0
3	Securitisation	0	0	0	0
4	Retail underlying	0	0	0	0
5	Of which STS	0	0	0	0
6	Wholesale	0	0	0	0
7	Of which STS	0	0	0	0
8	Re-securitisation	0	0	0	0
9	Synthetic securitisation	0	0	0	0
10	Securitisation	0	0	0	0
11	Retail underlying	0	0	0	0
12	Wholesale	0	0	0	0
13	Re-securitisation	0	0	0	0

		n	o	EU-p	EU-q
		Capital charge after cap			
		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	0	0	107	0
2	Traditional securitisation	0	0	0	0
3	Securitisation	0	0	0	0
4	Retail underlying	0	0	0	0
5	Of which STS	0	0	0	0
6	Wholesale	0	0	0	0
7	Of which STS	0	0	0	0
8	Re-securitisation	0	0	0	0
9	Synthetic securitisation	0	0	0	0
10	Securitisation	0	0	0	0
11	Retail underlying	0	0	0	0
12	Wholesale	0	0	0	0
13	Re-securitisation	0	0	0	0

Article 449a CRR – Environmental, social and governance risks (ESG risks)

This chapter contains qualitative and quantitative information on ESG risks in accordance with the EBA's technical implementing standards on the regulatory disclosure of ESG risks pursuant to Article 449a CRR. As such, this chapter contains qualitative explanations and supplements these with quantitative information on ESG risks.

Environmental risks (E)

Environmental risks are determined by environmental factors. These are understood to be the financial risks arising from institutions' exposures to counterparties (customers, suppliers, etc.) that may contribute to both climate change and environmental degradation (such as air pollution, water pollution, freshwater scarcity, soil contamination, loss of biodiversity and species, and deforestation).

Social risks (S)

Social risks arise from the financial impacts caused by the misuse of human capital such as the rights, welfare and interests of people and communities. This could relate to working conditions, health and safety, employee relations and diversity, employee training, inclusion, equality and community programmes.

Governance risks (G)

Governance risks relate to the governance practices of the institutions' counterparties or own invested assets, integration of ESG factors into policies and governance processes within the counterparties' governance frameworks. These may include executive remuneration, diversity and structure on the Managing Board, shareholder rights, bribery and corruption, compliance, ethical standards, fair tax strategy, etc.

The Raiffeisen-Holding NÖ-Wien Group regards environmental, social and governance (ESG) risks as cross-divisional risks that affect all areas of risk management. Consequently, considerations regarding ESG risk factors are continuously integrated into the management of risk categories within the existing risk management framework. The primary focus of risk assessment and measurement, as well as investment in methodologies for scenario analysis and management, is currently on environmental factors, and in particular on climate change.

The factors giving rise to climate and environmental risks can have an impact on a financial institution's credit risk, investment risk, market risk, liquidity risk and operational risk or non-financial risk. For this reason, the Raiffeisen-Holding NÖ-Wien Group has expanded its risk framework to incorporate climate and environmental risk in particular as a potential additional driver of existing risks and to integrate these into the existing risk categories. ESG factors and risks are examined, taken into account and assessed within each risk category as part of the annual risk assessment. In accordance with the expectations of the ECB Guidelines on climate-related and environmental risks (2020), sustainability risks/ESG factors and risks are not considered a separate category of risk.

The Raiffeisen-Holding NÖ-Wien Group has published further information on the disclosures in accordance with Art. 449a CRR in the following documents:

- Consolidated Non-financial Statement 2025
- Group Annual Report 2025
- Additional reports

Qualitative information on Environmental risk

Business strategy and processes

a) The institution's business strategy for incorporating environmental factors and risks, taking into account the impact of such factors and risks on the institution's business environment, business model, strategy and financial planning

Raiffeisen-Holding Niederösterreich-Wien (Raiffeisen-Holding NÖ-Wien) holds a broad investment portfolio in various sectors. The operational development and implementation of the ESG strategy lies with the respective equity investments, while the Group parent company, Raiffeisen-Holding NÖ-Wien, defines the strategic core objectives and rolls out central policies and guidelines across the Group. Material fully consolidated Group companies are required to present, by 2026, a target, an action plan and a policy for each material topic identified. Group-wide targets apply to the topic of E1 Climate. Initial actions and targets have already been implemented and are documented in the respective topic standards.

Raiffeisen NÖ-Wien (Raiffeisen-Holding NÖ-Wien and Raiffeisenlandesbank Niederösterreich-Wien):
Raiffeisenlandesbank Niederösterreich-Wien (RLB NÖ-Wien) incorporates ESG and sustainability as fixed components in the following sub-strategies: the bank-wide "Focus 2027" strategy, the ESG strategy, the business strategies for commercial customers, small and medium-sized enterprises and private customers, and the risk strategy.

With "Focus 2027", the Bank is pursuing a clear direction: a strong focus on the mid-market segment and targeted net new customer growth, the implementation of an omnichannel sales strategy with a clear value proposition, a product focus on core offerings and partnerships, and the further expansion of sustainability within the business model.

In its ESG policy, Raiffeisen NÖ-Wien has set itself target of conducting its business in line with sustainability and social responsibility. In addition, it serves to ensure that its activities remain aligned with the latest global standards and rapidly changing market conditions. It covers both ecological as well as social and business aspects. The ESG policy builds on the results of the double materiality assessment and is divided into four pillars: climate, environment, social and governance. Each of these pillars represents a central area for action in which Raiffeisen NÖ-Wien has formulated concrete targets, actions and policies to safeguard responsible corporate governance. The climate change mitigation pillar includes targets and actions for both the company's internal operations and the portfolio. Through the integration of sustainable practices in both areas, Raiffeisen NÖ-Wien wants to align both its operational processes and financing with climate change mitigation targets.

An ESG business policy was developed in the reporting year and this will be published in 2026. It sets out the sustainability positioning, including exclusion and screening criteria as well as sector exclusion criteria, which define the sectors in which customer relationships are pursued or excluded.

The risk strategy of RLB NÖ-Wien establishes a qualitative and quantitative framework for the conditions and requirements under which risk can be taken. The risk strategy and therefore the risk management framework (ICAAP manual) also highlight ESG risks and explain the methodologies used to identify, assess, measure, manage and report these. This also ensures the integration of environmental factors and risks and their impact on the business model, strategy and financial planning of the Raiffeisen-Holding NÖ-Wien Group (CRR credit institution Group).

The consolidated non-financial statement included in the 2025 Group Annual Report (see Consolidated Non-financial Statement 2025) and the 2025 Group Annual Report (see link in the introduction) provide further details on environmental factors and how Raiffeisen NÖ-Wien addresses these

Sustainability is a key issue at Raiffeisen NÖ-Wien. The Supervisory Board of Raiffeisen-Holding NÖ-Wien installed a Strategy and Sustainability Committee on 28 September 2023. The members of the committee undertake monitoring and advisory activities for the Group companies in the areas of strategy and sustainability. The sustainability initiatives have been based in the ESG Transformation department within the Efficiency/Technology/Treasury (ETT) Managing Board division since 1 May 2023. Sustainability is regarded as a cross-divisional issue that needs to be incorporated more deeply within all business divisions at Raiffeisen NÖ-Wien. A Sustainability Committee was established at Raiffeisen-Holding NÖ-Wien in June 2023 which meets on a quarterly basis.

Raiffeisen NÖ-Wien has defined clear values, principles and standards of behaviour (Code of Conduct – https://www.raiffeisenholding.com/werte/#idee) as part of its mission statement.

In addition to its own sustainability activities, Raiffeisen-Holding NÖ-Wien is stepping up its sustainability efforts by supporting or committing to further national and global initiatives or by actively participating as a member. The most important of these include:

- Diversity Charter: Raiffeisen-Holding NÖ-Wien and its most important Group company Raiffeisenlandesbank NÖ-Wien signed the Diversity Charter in April 2021. The goal of this initiative is to advance the recognition, regard for and inclusion of diversity in the working world.
- respACT: as a corporate platform for responsible management, respACT supports a dialogue between business, politics and civil society to advance future-oriented business actions, social innovation and sustainable development in Austria.
- UN Global Compact (UNGC) – Network Austria: Raiffeisen-Holding NÖ-Wien signed the declaration of commitment to the UN Global Compact in spring of 2019. In doing so, it makes an official commitment to implementing the ten principles on human rights, labour standards and environmental protection, including the precautionary principle and the fight against corruption. As part of the Early Adopter Programme, the mandatory annual progress report was prepared in a standardised and digital format for the first time. The Climate Ambition Accelerator programme served as a knowledge transfer platform for the Science Based Targets initiative (SBTi).
- Partnership for Carbon Accounting Financials (PCAF): In November 2022, RLB NÖ-Wien, as the most important Group company of Raiffeisen-Holding NÖ-Wien, made a commitment to reliably assess the climate impacts of its portfolio. The PCAF international standard is used to calculate the greenhouse gas emissions associated with financing and investment activity and to disclose this information at the latest within three years.
- Raiffeisen Sustainability Initiative (RNI): the RNI acts as a platform, service and representative organisation for all of its members' activities in the area of sustainability. Members include Raiffeisen-Holding NÖ-Wien, RLB NÖ-Wien and GoodMills Group GmbH.
- Austrian Sustainable Building Council (ÖGNI): membership since 2024 with the aim of achieving a long-term shift towards environmentally friendly and resource-efficient buildings that have a positive impact on health and wellbeing. ÖGNI issues building certificates for sustainable property financing and acts as a technical expert.

In addition to financial indicators, investors are increasingly focusing their investment decisions on sustainability matters and risks. The analyses and ratings of specialised sustainability rating agencies provide guidance for these decisions. In the current reporting year of 2025, the ESG strategies, guidelines and action plans of RLB NÖ-Wien were assessed by three rating agencies (ISS ESG, Morningstar Sustainalytics and MSCI).

- ISS ESG: In October 2025, ISS ESG rated RLB NÖ-Wien AG at "Level C"; at this level it ranks among the top 20%, which corresponds to "Prime" status.
- Sustainalytics: RLB NÖ-Wien received an ESG risk rating from the Sustainalytics rating agency in April 2025 and was rated "Medium Risk".
- Morgan Stanley Capital International (MSCI): MSCI assigned RLB NÖ-Wien a letter grade of "B"; the rating was updated and confirmed in November 2025.

ISO certifications: an environmental (ISO 14001) and an occupational safety management system (ISO 45001) were successfully implemented in RLB NÖ-Wien and certified by TÜV Austria in 2023.

The strategic integration of sustainability/ESG issues, as well as ESG factors and risks, takes place with due regard to the Raiffeisen-Holding NÖ-Wien Group's business environment, business model, business strategy and financial planning.

b) Targets, benchmarks and limits for the short, medium and long-term assessment and management of environmental risks, as well as performance assessment against these targets, benchmarks and limits, including the incorporation of forward-looking information regarding the formulation of business strategy and procedures

The sustainability activities – and thus also those relating to the management of environmental risks – of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien are provided with a structured framework through the local and global initiatives described in point (a), in which the companies of the Raiffeisen-Holding NÖ-Wien Group are involved or for which they provide voluntary support. The aim is to develop our sustainability approach on a continuous basis by focusing on selected organisations and initiatives and to raise the profile of this both internally and externally.

The climate transition targets are an essential core element of the ESG strategy already described under point a). The following targets have been set in these key areas (see also the Non-Financial Statement in the 2025 Group Annual Report, Consolidated Non-financial Statement 2025)

- Climate/Environment
    - The Bank has set clear interim targets for the real estate segment of its banking portfolio up to 2030, with a view to achieving climate neutrality (net zero) by 2050 at the latest, in line with the 1.5-degree target. This includes emissions from Scope 3.15.
        - By 2030: reduction in financed CO2e emissions: 54% in the retail sector; 52% in the SME sector; 52% in the commercial sector
        - By 2050: reduction in financed CO2e emissions: 90% in the retail, SME and commercial customer segments
        - Commitment to refurbishment financing in the real estate portfolio
        - Inclusion of biodiversity in the assessment criteria: expansion of the sector policies to include a biodiversity chapter for real estate
        - By 2027: development of sector-specific biodiversity KPIs
    - The Bank has set itself the ambitious target of increasing the proportion of ESG-compliant financing in the overall portfolio to 30% by 2027. EU Taxonomy-aligned or ICMA standards-compliant financing is taken into account with this.
    - The Bank aims to achieve climate neutrality (net zero) in its own operations by 2050, whilst meeting its interim targets by 2030. This includes Scope 1 and 2 emissions. The Bank already sources 100% of its electricity from renewable sources (Scope 2).
        - SCOPE 1 emissions: 42% reduction by 2030 | 90% reduction by 2050
        - SCOPE 2 emissions: 100% electricity from renewable sources by 2030 (target already achieved)
        - Employees' company cars 100% electric by 2030

The ESG business strategy sets out a framework for business relationships and in particular for lending. Particularly desirable activities that bring positive added value for the environment and society are rated as positive. In contrast, activities rated as negative include industries or governance practices that are considered problematic and are therefore not supported. Along with further internal guidelines, this ensures that projects are implemented and business relationships are established in a manner consistent with our sustainability standards. This is why every new business relationship is scrutinised. The relevant customer groups are successively expanded in line with customer segmentation and binding guidelines are drawn up for all business areas. We also aim to keep the contents of this guideline in line with applicable rules and regulations as well as our Raiffeisen values. In the current year, a real estate policy was also integrated, which sets out specific criteria for financing and obtaining data in this context.

ESG risks are assessed as part of the risk assessment, are incorporated into the risk strategy through this process, and are included in the risk documentation both in the risk strategy and in the ICAAP manual, covering overall risk as well as each relevant risk category. ESG factors are taken into account at the operational level as part of the credit application process (survey of ESG soft facts as part of the customer credit rating and use of ESG scores in corporate lending) and in the context of corporate valuation for equity investments. ESG considerations are also already integrated into the ongoing monitoring of commitments. Energy performance certificates for real estate financing and property collateral are requested from the customer and recorded, thereby enabling a property to be given an "E" rating.

By applying the provisions of the ESG business strategy and the ESG soft facts questionnaire as part of the risk assessment during the loan application process, short, medium and long-term environmental risks can be minimised as part of a first step. Work is also being carried out on the market and risk side, as part of the ESG projects, to further develop the processes and risk models aimed at minimising and avoiding ESG risks.

c) Current investment activities and (future) investment targets for environmental objectives and EU Taxonomy-aligned activities

Raiffeisen NÖ-Wien considers activities that provide positive benefits to the environment or society to be particularly desirable. The banking Group supports these investment activities and financing initiatives through its range of sustainable finance products, which undergoes constant development.
RLB NÖ-Wien offers a comprehensive credit portfolio of sustainable and social financial products. To ensure holistic and transparent reporting, this section is based on the GRI Financial Services Sector Standards.

The financing provided by RLB NÖ-Wien is categorised into different sustainability levels. Neutral financing does not have any particular sustainability relevance. RLB NÖ-Wien also makes use of the refinancing services offered by the European Investment Bank (EIB) and Oesterreichische Kontrollbank (OeKB). Financing that has a sustainable purpose and is listed in the Handbook of Sustainable Finance is classified as "RLB Green". The strictest category is Taxonomy-aligned loans, as these must fulfil the criteria of the EU Taxonomy. At RLB NÖ-Wien, all credit products that are related to sustainability are summarised under the generic term ESG-compliant financing.
The financing offer includes the following credits:

d) Policies and procedures for direct and indirect cooperation with new or existing counterparties in relation to their environmental risk mitigation and reduction strategies

The ESG business strategy provides clear rules for direct and indirect cooperation with new and existing counterparties to reduce ESG risks.

In addition to our positive and negative criteria, we have developed specific guidelines for certain sectors that are tailored to their individual needs and requirements. These guidelines establish clear directives for the engagement with companies in the respective industries and address, in particular, critical practices and aspects to support responsible and sustainable sector management and ensure compliance with relevant legal and ethical standards. In these specific guidelines, we have committed to discontinue lending to the mining and processing of coal and to nuclear energy for power generation by 2030.

The following sector guidelines are addressed:

Raiffeisenlandesbank NÖ-Wien supports existing customers in their sustainable transformation to ESG-compliant corporate governance and thus also contributes to a reduction in environmental risks.

The questionnaires on sustainability issues used in customer meetings and the ESG risk soft facts questions used in risk assessment are employed throughout the lending process to analyse and monitor the level of sustainable behaviour of customers as part of the lending process. ESG scoring has been integrated into the lending process for corporate customers. This means that Raiffeisenlandesbank NÖ-Wien is also focussing on how customers deal with the environment. With regular ESG information events and in-house publications of the sustainable product range on this platform, Raiffeisenlandesbank NÖ-Wien aims to ensure a standardised understanding of sustainable financing and prevent greenwashing.

The following actions also represent key milestones in minimising environmental risks (or ESG risks in general):

- Extensive training and certification of sales staff and employees in downstream areas, such as risk and reporting, etc., in sustainable finance at the University of Applied Sciences of the Vienna Chamber of Commerce and Industry
- Expansion of the product range to include the Going Green loan and preparation of documents to support sales and marketing
- Further product development work and implementation of ESG topics in business processes
- In its dealings with external stakeholders, Raiffeisen NÖ-Wien sets standards for the sustainable behaviour of its business partners in accordance with its ESG strategy → This places a focus on the

expectation of ESG-compliant environmental behaviour on the part of business partners even during the selection process and the ensuing business process.

Governance

e) Responsibilities of the management body with regard to defining the risk framework, monitoring and controlling the implementation of targets, strategies and actions in connection with environmental risk management in relation to relevant transmission paths

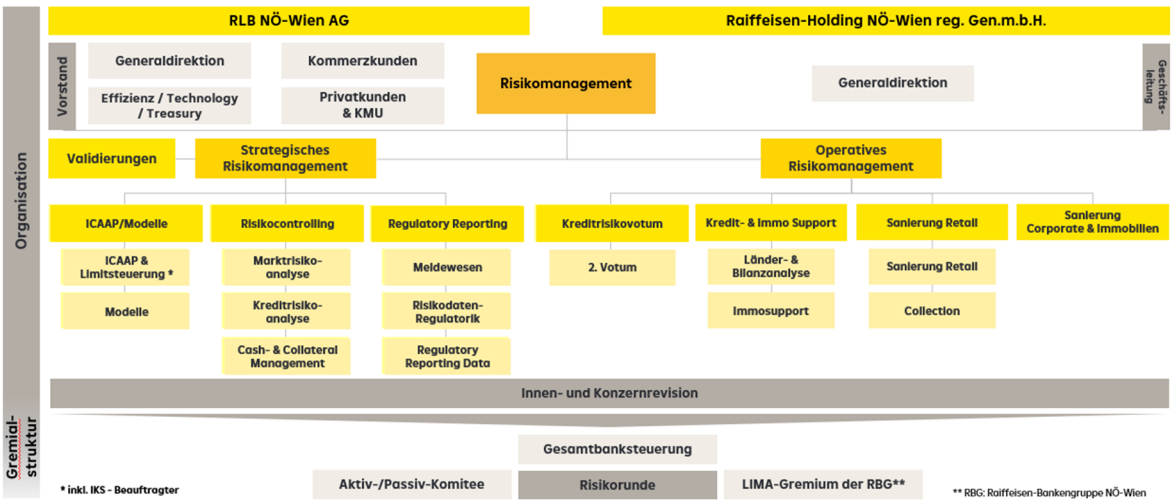
The management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien are the highest decision-making bodies for ESG-related strategies, guidelines and commitments. They decide on the business and corporate strategy in all its sub-strategies. The ESG strategy, the ESG business strategy and the risk strategy, including the risk framework, are also adopted by these bodies.

Furthermore, as part of the credit application process, qualitative ESG monitoring is carried out during the risk assessment of a customer using questions based on a soft facts catalogue. If negative criteria apply or answers from the soft facts catalogue are negative, a loan cannot usually be granted. ESG scoring has been integrated into the lending process for corporate customers. In the case of new customers, the potential for short, medium or long-term impacts is thus severely limited already in the initial stage. The further implementation of definitions relating to the development of climate and environmental risks over time takes place within the ESG projects (for more detailed and further information on ESG risk management, see point j) Risk management).

f) Inclusion of the short, medium and long-term impacts of environmental factors and risks by the management body, organisational structure within both the business areas and the internal control functions

Possible short, medium and long-term impacts of environmental factors and risks are incorporated into the overall process of the Raiffeisen-Holding NÖ-Wien Group through appropriate governance regulations. This begins at the level of the management function in its operational management role (Managing Board of Raiffeisen-Holding NÖ-Wien and Managing Board of RLB NÖ-Wien) with the Group-wide CRO (Chief Risk Officer) and the Strategic Risk Management department, which operates across the Group, as well as the Operational Risk Management and Information Security & Resilience departments with the IT Security department at RLB NÖ-Wien. These departments of RLB NÖ-Wien also perform their respective tasks for Raiffeisen-Holding NÖ-Wien. An internal control system implemented throughout the Group (system responsibility lies with the Strategic Risk Management department) safeguards the operational control function. The internal control function is implemented and secured by the internal and Group auditing department, which is located in Raiffeisen-Holding NÖ-Wien and operates across the Group.

(See also the risk organisation chart below and information on risk management and its strategic focus in Art. 435 CRR.)



g) Inclusion of actions to manage environmental factors and risks in the internal governance arrangements, including the role of committees, the allocation of roles and responsibilities and the feedback loop from risk management to the management body covering the relevant transmission paths

The executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien decide on all strategies, as already described in points b) and e). This ensures the involvement of the operational management body in the definition of the ESG strategy, the ESG business strategy, the risk strategy and the market strategies (corporate customers, private customers and financial markets), in which the topic of ESG, including positive and negative criteria, has been incorporated (see also the previous information). The reporting to the Supervisory Board bodies, including the committees responsible for ESG at both companies, also includes corresponding information on ESG factors and risks as well as any measures to minimise these.

The committee responsible for dealing with risks in the Raiffeisen-Holding NÖ-Wien Group is the Risk Committee. The membership of this Risk Committee includes the members of the Managing Board (with the exception of the CEO), the heads of the Market departments and the downstream departments of Finance, Internal and Group Auditing and Strategic and Operational Risk Management. This means that the operational management body, the organisational structure and the internal control functions are integrated and a discussions take place within a standardised framework on risk topics and thus also on environmental factors and risks. ESG issues and risks are reported here at regular intervals and appropriate measures are taken if necessary. The results of the materiality analyses and heat maps, which show how the company is affected by ESG risks, are presented and discussed in this committee. The findings of the analyses and the assessments of the Risk Committee are reported in the Group's internal operational Sustainability Committee, in the meeting of the Managing Directors of Raiffeisen-Holding NÖ-Wien and in the meeting of the Managing Board of Raiffeisenlandesbank NÖ-Wien and, if measures are required, these are resolved. (For further information, see also points b) and e).)

Raiffeisen-Holding NÖ-Wien has set up its own Strategy and Sustainability Committee as part of the cooperative Managing Board (supervisory function that precedes the Supervisory Board). The executive management of Raiffeisen-Holding NÖ-Wien and the Head of ESG & Investor Relations Management at RLB NÖ-Wien report to this committee on all ESG-relevant topics. Risk-relevant ESG issues are also reported to the risk committees of the Supervisory Boards of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien by the CRO and the Head of Strategic Risk Management. This clearly regulates the cycle and feedback loops as well as transmission paths from operational units to the supervisory functions.
(For further information, see the details in the previous and following points.)

h) Reporting lines and frequency of reporting in connection with environmental risks

Environmental risks are continuously embedded in the Bank's internal risk reporting, and results such as materiality analyses and impact analyses/heat maps are reported.
All risk-relevant issues are reported and discussed in the Risk Committee of the Raiffeisen-Holding NÖ-Wien Group, where the associated decisions are also taken. The Risk Committee meets on a quarterly basis. An ad hoc meeting can also be convened if necessary. The content, results, decisions and resolutions are presented at meetings of the Managing Directors and the Managing Board. (For further information, see point g) and the disclosure pursuant to Art. 435 CRR as well as the Group Annual Report 2025.)

ESG-relevant risk results are also presented to the Group's internal Sustainability Committee, which also meets on a quarterly basis (see also information in point g)).

i) Alignment of the remuneration policy with the institution's objectives in connection with environmental risks

The remuneration policy of Raiffeisen NÖ-Wien is designed so as not to counter sustainability factors like environmental, social and employee issues, the respect for human rights and the fight against corruption and bribery. Furthermore it supports the long-term interests of the company and shareholders. The variable remuneration for the Managing Board and the management includes a long-term incentive (LTI) for a period of four financial years. The company's remuneration policy is based on five fundamental principles, whereby one covers "sustainability". This principle focuses on the inclusion of sustainability factors in remuneration policy and a joint sustainability goal for the Long-Term-Incentive (LTI).

Corresponding remuneration reports are published each year on the Raiffeisen-Holding NÖ-Wien website as part of the disclosure process.

Risk management

j) Inclusion of the short, medium and long-term impacts of environmental factors and risks in the risk framework concept

The consideration of environmental factors and risks as well as their short, medium and long-term impacts is integrated into the credit selection, credit assessment and credit risk process (risk strategy and ICAAP manual) as part of the credit application process. The selection of which lending or other transactions to enter into is based on the requirements of the ESG strategy and ESG business strategy. The ESG customer or credit assessment is carried out in accordance with the ESG selection process using an ESG questionnaire in the customer meeting or the credit application process. The findings are incorporated into the customer assessment by the customer service department. This applies both to the onboarding of new customers and to the evaluation of existing customers and thus represents an elementary component in reducing environmental risks (see also previous information).

As part of the credit application process, qualitative ESG monitoring is carried out during the risk assessment of a customer using questions based on a separate soft facts catalogue. If negative criteria apply or answers from the soft facts catalogue are negative, a loan cannot usually be granted. In the case of new customers, the potential for short, medium or long-term impacts is thus severely limited already in the initial stage. ESG monitoring is also implemented in the regular evaluation process for existing customers.
The ESG risk is clarified during the risk assessment process by means of soft facts questions posed as part of the customer rating. Energy certificates are obtained for property collateral and are entered into a corresponding IT system.
ESG scoring has already been successfully integrated into the lending process for corporate customers (including project financing) above the defined risk relevance threshold.

The risk appetite is determined at the overall Bank/Group level. ESG risks are included in the risk determination of the individual risk types (as provided for in the FMA guidelines on dealing with sustainability risks) and are therefore taken into account in the risk appetite and risk limitation as the top management parameters.

(For further information on risk management, see point l).)

k) Definitions, methodologies and international standards on which the environmental risk management framework is based

Through selected memberships and activities, Raiffeisen NÖ-Wien is involved in organisations that promote sustainable business practices and create the appropriate conditions for environmental risk management in the Raiffeisen-Holding NÖ-Wien Group. An overview of the principles and standards applied by Raiffeisen NÖ-Wien in the identification and management of ESG factors and risks is provided in points a) and l) of this report. Further information can be found in the 2025 consolidated non-financial statement (extract from the Group Annual Report 2025 – see introduction to Art. 449a CRR for links).

l) Procedures for identifying, measuring and monitoring activities and risk positions (and collateral where applicable) that are vulnerable to environmental risks, including relevant transmission paths

In 2025, the Raiffeisen-Holding NÖ-Wien Group continued to prioritise the implementation of necessary actions for ESG factors and risks in all relevant risk types. ESG risks are not defined as a separate risk type, but – as envisaged by the supervisory authority – they are considered in every risk type in which ESG is relevant. This means that ESG risks have been integrated into the internal capital adequacy assessment process – as part of the risk-bearing capacity analysis (RCBA) from the economic perspective – since 2021. The methodologies, models and strategies applicable to ESG risks will be continuously improved over the coming years to enable inherent ESG risks to be taken into account with ever-increasing precision. The realisation and implementation of all risk-relevant topics was further advanced in the reporting year as part of a separate risk project. The focus of the analysis is on environmental risk. The following risk topics and types are analysed with a focus on ESG factors:

- Risk strategy (incl. risk inventory/map, risk documentation and ESG reporting)
- Credit risk (incl. credit portfolio, valuation of collateral, credit decision, internal rating and risk parameters as well as ESG scoring and analysis model)
- Equity investment risk and property risk
- Market risk
- Liquidity risk
- Operational risk
- Other risks incl. reputation risk
- (Climate) stress test
- Disclosure in accordance with CRR

ESG risks are analysed as part of the risk inventory using the ESG questionnaires for each risk type, and potential transmission paths are taken into account when assessing environmental risks in the individual risk types. The resulting ESG heat map and evaluation matrix serve as tools to identify, analyse and assess the materiality of ESG risks and the related drivers from the outside-in perspective. ESG factors are taken into consideration as partial aspects of the risk types identified by the risk inventory, e.g. credit, country, CVA (Credit Valuation Adjustment), investment, market, liquidity and non financial risk (and here, above all, operational risk) as well as reputation risk. The ESG heat map derived from the risk inventory is used to integrate ESG risks in the entire risk organization. This assessment is updated annually as part of the risk inventory process. The ESG Transformation and ICAAP°/°Models departments conducted the annual double materiality analysis from an inside-out and outside-in perspective once again in the 2025 financial year. More detailed information can be found in the non-financial reporting (for link see introduction to Art. 449a CRR). Potential risk events are evaluated using the ESG heat map. These findings are incorporated into the risk inventory for the relevant risk types. (Regarding the integration of environmental risks within the ICAAP framework, see also points b) and following.)

The ESG factors are also taken into account in the lending standards of Raiffeisen NÖ-Wien (see also point j)).

Raiffeisen-Holding NÖ-Wien Group uses an external scoring tool to evaluate the ESG relevance of risk positions. This tool classifies each transaction according to E (Environmental), S (Social) and G (Governance) criteria and assigns an appropriate ESG score. Each of these sub-scores contains detailed information on the respective risk factors, such as environmental risks for an "E" score. This makes it possible to recognise exposures or collateral that react sensitively to different environmental risks. Each scores is weighted according to its importance in the respective rating scheme to develop an overall ESG rating for each loan/security. The scale for the assignment of these ratings ranges from AAA, the best rating and very low ESG risk, to C, which represents a very high ESG risk and the worst possible classification. As part of the preparation of the ESG analysis as at 31 December 2025, customers were clustered according to scores (AAA, AA, A, BBB, BB, B, CCC, CC, C). All available data (at the account level) was imported into the tool, and each customer was individually rated based on data like the ÖNACE sector, location, LEI code (Legal Entity Identifier – 20-digit code under ISO 17442), etc. Both the inside-out and the outside-in risk were taken into account. As a result, each position in the portfolio was assigned a rating (AAA to C). All three factors (E, S, G) are taken into account, with environmental risks currently being weighted most heavily. This is due to the more detailed data basis and improved quantifiability.

The ESG standing of loans and securities is evaluated in the lending decision and also in decisions concerning the purchase of securities. ESG scoring was successfully integrated into the lending process for corporate customers above the defined risk relevance threshold (with the exception of project financing). For private customers, the evaluation is based on the required energy certificate.

Sustainability risks represent an important part of the risks for central bank management at the Raiffeisen-Holding NÖ-Wien Group, and the implementation of appropriate classification and analysis models and processes remains a focal point of activities, for which reason ESG scoring was expanded to include project financing in 2025. The goals defined by the ESG strategy support the gradual transformation to a sustainable credit portfolio.

For property collateral, energy certificates are obtained from the customer and processed systematically.

This goal was supported by a decision by Raiffeisenlandesbank NÖ-Wien to join the Partnership for Carbon Accounting Financials (PCAF). The PCAF commitment letter was signed in November 2022 (see also point a)). Raiffeisenlandesbank NÖ-Wien used the PCAF (Partnership for Carbon Accounting Financials) method to analyse its portfolio with regard to the proportion of assets with CO_2 exposure as at 31 December 2025. Its goal is a reduction in greenhouse gas emissions through direct support for sustainable financing. An external tool is also used to evaluate financed Scope 3 emissions.

Raiffeisenlandesbank NÖ-Wien endeavours to keep the impact of its business activities on the environment and climate as low as possible. For this purpose, "climate-relevant" impacts are converted into so-called CO_2 equivalents for the determination of a carbon footprint. This allows the identification of hotspots and the determination of fields of action and measures for improving processes.

The physical risks were analysed again as at 31 December 2025. A distinction was made here between "risk positions susceptible to the impacts of chronic events due to climate change", "risk positions susceptible to the impacts of acute events due to climate change" and "risk positions susceptible to the impacts of chronic and acute events due to climate change" (categorisation corresponds to the requirements of Art. 449a CRR). An analysis of transition risk of loans secured by property and the energy efficiency of risk positions from collateral against the 20 most carbon-intensive companies was also carried out again as at 31 December 2025.

As transition risks are defined as risks associated with the adaptation process towards a low-carbon economy, the drivers of transition risk are climate-related changes that could create, increase or reduce transition risks. They include changes in public sector (generally government) policy, legislation and regulation, changes in technology and changes in market and customer sentiment, all of which can contribute to the transition to a low-carbon economy.

With regard to climate and environmental risks, RLB NÖ-Wien has developed a transition path for the real estate sector in the bank portfolio as part of the ESG strategy. Since 2025, the climate transition targets for financed emissions (Scope 3.15) have been calculated and tracked on a quarterly basis in order to analyse the progress and effectiveness of the actions. Progress with regard to own operations (Scope 1 and 2) is assessed annually as part of updating the greenhouse gas balance.

The levers in the climate transition plans for Scope 1 and 2 in the Raiffeisen-Holding NÖ-Wien Group's own operations were identified on the basis of the greenhouse gas inventory. The largest emission drivers in the greenhouse gas inventory in our own operations (Scope 1 and 2) are the consumption of fossil fuels in the vehicle fleet, natural gas consumption in production and the purchase of electricity from non-renewable energy sources. Based on this, actions were derived for all Group companies to reduce GHG emissions.

The real estate segment was identified as a key lever for reducing financed emissions (Scope 3.15) in the RLB NÖ-Wien credit portfolio due to its high portfolio share. The main actions in this area are an increased commitment to refurbishment, the consistent collection of energy certificates, the development and application of a real estate policy, intensive customer dialogue, internal training and the ongoing monitoring of climate transition progress.

Issues related to ESG will become increasingly important over time, and regulatory authorities are currently focusing in particular on stress tests examining developments under various scenarios (floods, droughts, a hot house world, and both orderly and disorderly transitions to a green economy). Scenario analyses and stress tests are integrated from the outset in accordance with the requirements of the FMA guidelines on dealing with sustainability risks from 2020. The Raiffeisen-Holding NÖ-Wien Group carried out the annual ESG stress test with a focus on environmental risk as at 30 June 2025. The assumed effects were determined on the basis of the NGFS scenarios (NGFS: The Network of Central Banks and Supervisors for Greening the Financial System) which were applied in the ECB ESG stress test of 2022.

The risk situation, including impacts and possible actions, is reported and discussed internally in the Risk Committee, and actions taken if necessary. These findings are reported at the management meeting of Raiffeisen-Holding NÖ-Wien and at the meeting of the Managing Board of Raiffeisen-Landesbank NÖ-Wien and, if actions are required, these are approved. The risk situation and ESG factors and risks are reported at the Supervisory Board meetings and in the relevant committees. The management and management bodies (executive management of Raiffeisen-Holding NÖ-Wien, Managing Board of Raiffeisenlandesbank as well as the Supervisory Board and its committees at both companies) are thus involved in the issue. This ensures a feedback loop from risk management to the management body and coverage of the relevant transmission paths (see also point f)).

m) Activities, commitments and risk positions that contribute to mitigating environmental risks

In addition to its own sustainability activities, Raiffeisen-Holding NÖ-Wien is stepping up its sustainability efforts by supporting or committing to further national and global initiatives or by actively participating as a member (see also point b)). For details, see point a). (See also Consolidated Non-financial Statement 2025)

Environmental risks are minimised through strategic measures both in onboarding and with existing customers (see also information in previous sections) as well as in our own business operations. The ESG business strategy, ESG strategy and risk strategy as well as guidelines for dealing with suppliers and other stakeholders contribute to limiting and minimising environmental risks.

n) Introduction of tools for identifying, measuring and managing environmental risks

The identification, measurement and management of environmental risks that may affect the Raiffeisen-Holding NÖ-Wien Group are carried out using various instruments and models, which have already been listed in the previous points. The following topics in particular contribute to this:

- ESG business strategy, ESG strategy, risk strategy and investment activities (see also points a) and c))
- Participation in various national and global initiatives aimed at minimising environmental risk (see also point a))
- Participation in various national and international ratings and certifications that also consider the handling of environmental risks (see also point a))
- Integration of sustainability and ESG issues in the business process (see points a), e) and f))
- Formulation of the strategic objectives in the ESG strategy (see also point b))
- Dealing with ESG risk and risk mitigation
    - Objectives, targets, risk strategy (see points b) to d) and j))
    - Role of management bodies in relation to ESG risk (see points e) and f))
    - Control of environmental factors and risks (see points g) and h))
    - ESG risk management in the narrower sense (see points j), l), m) and o))

o) Results of the risk instruments used and estimated impact of environmental risk on the risk profile in terms of capital and liquidity

Environmental, social and governance (ESG) risks are regarded as cross-dimensional risks that affect all areas of risk management. The consideration of ESG risk factors is therefore continuously embedded in the existing risk management framework for each individual risk type (see also the previous points).

As a first step towards prioritisation, the Raiffeisen-Holding NÖ-Wien Group has begun to calculate the financed greenhouse gas emissions associated with its assets (loan and investment portfolio). Further information and the results of the calculation of greenhouse gas emissions can be found in the non-financial statement in the Group Annual Report 2025 (for the link to the document, see the introduction to Art. 449a CRR).

Climate stress tests represent another assessment methodology. As a purely risk-oriented approach, these concentrate on the impacts of climate change on the actual risk of engagements and exposures. In 2025, the Raiffeisen-Holding NÖ-Wien Group once again carried out the annual ESG stress test focussing on the "E" aspect. The scenarios and methodology from the ECB ESG stress test in 2022 were adopted, and the impacts on the CET1 ratio of the Raiffeisen-Holding NÖ-Wien Group were determined. Based on currently available data and assumptions, the ESG stress test provides plausible and predictable results compared with the results from the ECB ESG stress test published in 2022.

The most important capital effects result from a reduction in the value of the equity investments. The agricultural investments, above all, are heavily impacted in the multi-year scenarios and are confronted with the greatest uncertainty (harvest failures and the resulting price adjustments as well as the transition to a sustainable economy). The flood scenario shows high impacts on real estate and property-based collateral. The impacts on the income statement and the CET1 ratio are significant from a material standpoint but manageable over the long-term scenario time horizon (up to 2050). The next steps involve the improvement of the ESG data situation, above all concerning customers' Scope 1-3 emissions, and inclusion in the annual risk assessment to

determine the effects. The long-term and short-term scenarios used were based on the NGFS scenarios (The Network of Central Banks and Supervisors for Greening the Financial System).

The results of the risk instruments used to date are presented in the previous points (see references to the corresponding passages in point n)).

p) Availability, quality and accuracy of data and efforts to improve these aspects

The assessment of a counterparty's sustainability level is based on accurate ESG data. Obtaining such data poses major challenges for customers and banks alike.

In addition to fulfilling regulatory requirements, Raiffeisenlandesbank NÖ-Wien endeavours to make data collection as simple and practicable as possible for its customers. For this purpose, ESG data is collected partly from public sources and partly directly from customers. The questionnaire drawn up at Raiffeisenlandesbank NÖ-Wien is based on the questions that are also asked by external providers and covers the most important environmental aspects, such as greenhouse gas emissions, recycling management, energy consumption and water consumption. Other social and governance-related information is collected and stored from both annual reports and sustainability reports. The cooperation with OeKB (Österreichische Kontrollbank) with regard to data structure should lead to an expansion and improvement of the data structure. In this cooperation, all participating banks will attempt to motivate their customers to answer a comprehensive and standardised catalogue of questions on the OeKB platform, thus providing a comprehensive database for all participating institutions.

Internally available data has already been checked for quality and completeness and was used for initial analyses on the topic of ESG risk. In addition, energy performance certificates for financed buildings and properties used as collateral are analysed on an ongoing basis, and external data from the scoring tool is collected.
We are working hard to continuously improve the quality of data and to build up a data pool that can also demonstrate appropriate quality and accuracy.

q) Description of the defined upper limits for environmental risks (as drivers of regulatory risks) that trigger escalations and exclusions if exceeded

Raiffeisen NÖ-Wien is currently carrying out several projects at multiple levels to develop the approach to ESG topics in terms of processes, models, boundaries and many other aspects.

Information on the current status is provided in the previous points.

r) Description of the connection (transmission paths) between environmental risks and credit risk, liquidity and financing risk, market risk, operational risk and reputation risk in the risk management framework

The ESG factors and risks were included as drivers in existing risk types as part of the risk management framework (risk strategy including risk map and ICAAP manual). For risk identification, the impacts of environmental risk drivers (e.g. acute and chronic physical risks such as forest fires and storms, floods and sea level rise, transition risks such as technology transition risk, market sentiment or political and regulatory risk, etc.) are also assessed for each affected risk type (credit, investment, market, liquidity and operational risk including legal and IT risks as well as other risks including reputation risk).

Sustainability risks were included in the risk inventory for each risk type in which sustainability risks are relevant and assessed for materiality. As part of the risk inventory in the 2025, the process was improved in the form of a questionnaire survey and categorisation according to risk level (manageable, burdensome and critical) for each risk and sub-risk type. This sheds light on the environmental risk for each risk type. The risk inventory is part of the business strategy. Furthermore, the materiality of ESG risks, especially environmental risk, is highlighted and anchored in the risk strategy and the ICAAP manual (risk management framework in the narrow sense).

The responsible internal departments are working on further refinements. The finalisation of the selection of models and methodologies is certainly a major step forward in the development of this issue. In the course of further development, topics such as reputation risks and strategic risks will also be given fresh consideration.

Qualitative information on Social risk

Business strategy and processes

a) Adjustment of the institution's business strategy to include social factors and risks, taking into account the impact of social risks on the business environment, business model, strategy and financial planning

Raiffeisen NÖ-Wien is characterised by cooperative, decentralised organisational competence and the assumption of social, ecological and economic responsibility. For Raiffeisen NÖ-Wien, social responsibility is a valuable asset and a high priority, thus strengthening the basis for understanding and laying a strong foundation for stakeholder trust (customers, employees and business partners). The non-financial statement as part of the Group Annual Report 2025 (Consolidated Non-financial Statement 2025) provides further details on social factors and how they are handled at Raiffeisen NÖ-Wien. (For links, see the introduction to Art. 449a CRR.)

Raiffeisen NÖ-Wien embeds ESG and sustainability on a binding basis in the following sub-policies: the overarching bank strategy "Focus 2027", the ESG policy, the business strategy for corporate customers, small and medium-sized enterprises and retail customers and the risk policy.

With "Focus 2027", the Bank is pursuing a clear direction: a strong focus on the mid-market segment and targeted net new customer growth, the implementation of an omnichannel sales strategy with a clear value proposition, a product focus on core offerings and partnerships, and the further expansion of sustainability within the business model.

In its ESG policy, Raiffeisen NÖ-Wien has set itself the target of conducting its business in line with sustainability and social responsibility. In addition, it serves to ensure that its activities remain aligned with the latest global standards and rapidly changing market conditions. It covers both ecological as well as social and business aspects. The ESG policy builds on the results of the double materiality assessment and is divided into four pillars: climate, environment, social and governance. Each of these pillars represents a central area for action in which Raiffeisen NÖ-Wien has formulated concrete targets, actions and policies to safeguard sustainable and responsible corporate governance

The employees, customers and business partners of Raiffeisen NÖ-Wien represent a broad and diverse spectrum of society. Diversity and inclusion are firmly anchored in the corporate culture of Raiffeisen NÖ-Wien. To support this commitment, an Equal Opportunities Officer, Disability Liaison Officer, Human Rights Officer and Accessibility Officer have been appointed and a diversity strategy and statement on diversity and anti-discrimination have been published. The diversity strategy describes the objectives and implementation of diversity in the company in the four core dimensions of age, gender, disability and social/cultural background. The management is strongly committed to diversity and inclusion. Each member of the Managing Board adopts a focus on specific diversity topics such as gender, age, disability or origin and drives forward the corresponding measures. The topics are communicated prominently both internally and externally. A steering committee has been set up to measure the achievement of targets and the success of the actions. All employees are invited to take an active part in the implementation at regular town hall meetings. These actions are intended to create a corporate culture in which diversity and inclusion are anchored as core values. The diversity strategy is divided into an overarching target dimension of "Awareness" to promote awareness of diversity and inclusion and the four target dimensions to cover: Gender, Age, Disability and Origin.

In addition to the focus on environmental concerns, social aspects are becoming increasingly relevant – not least due to the geopolitical situation and the resulting issues. Raiffeisen NÖ-Wien developed and published a human rights policy in 2024. A risk inventory was carried out for the first time in 2023 in connection with various human rights issues (e.g. child labour, freedom of association).

Raiffeisen NÖ-Wien continues to refine its approach to the topic of sustainability/ESG as well as ESG risks on an ongoing basis. Specialist experts are addressing these issues at Raiffeisen NÖ-Wien by supporting projects for implementing sustainability/ESG with respect to customers, in financial planning and in risk management.

The risk strategy, and therefore all ESG risk requirements set out in this strategy, applies to the entire Raiffeisen-Holding NÖ-Wien Group. The guidelines are defined and implemented by Risk Management and are put into practice by all units of the Raiffeisen-Holding NÖ-Wien Group, where relevant.

b) Targets, benchmarks and limits for the short, medium and long-term assessment and management of social risks, as well as performance assessment against these targets, benchmarks and limits, including the incorporation of forward-looking information regarding the formulation of business strategy and procedures

In addition to its own sustainability activities, Raiffeisen NÖ-Wien is stepping up its sustainability efforts by supporting further national and global initiatives or by actively participating as a member. See the qualitative information on environmental risks, paragraph a)

In addition to climate and environmental aspects, Raiffeisen NÖ-Wien also pursues social and governance issues in its ESG strategy.

Social and governance – engagement for social responsibility and strong governance practices:

The social pillar of the ESG policy aims to promote the well-being of employees in the value chain in which the Bank operates, as well as all affected stakeholders. RLB NÖ-Wien is committed to equal opportunities, fair working conditions and support for social initiatives.

- By 2024: 30% more women in management positions (achieved)
- By 2027: 33% more women in management positions
- By 2025: Installation of a "Room of Silence" as an interdenominational space
- By 2025: "DisAbility – Basic Awareness" training course completed by 100 employees

In the governance pillar of the ESG policy, ESG issues are integrated into organisational structures and processes. The aim is to act ethically and transparently by establishing clear structures and processes that strengthen accountability and integrity. RLB NÖ-Wien has also set itself specific targets for the ESG rating. In addition to the targets in the ESG strategy, RLB NÖ-Wien has also set itself the target of promoting diversity and inclusion; these topics are addressed in the diversity policy.

- By 2027: Improvement in ESG ratings: Sustainalytics <20, ISS ESG: C+
- By 2025: ESG targets in the remuneration policy: in 2024, climate transition targets were included in the remuneration policy for 2025
- Diversity strategy:
    - Participation by all age groups in training and further education programmes
    - Ensuring age-appropriate, life-phase-oriented working
    - Proactive addressing of individual working time arrangements
    - Increasing the proportion of women in management positions* to 33% (RLB and RH)
    - Expansion of part-time management positions to 10%
    - Raising awareness of discrimination and sexual harassment in the workplace
    - Increasing the employment of persons with disabilities to 50% of the statutory quota
    - Sensitisation of all decision-makers in the selection process for applicants
    - Appointment of a Disability Liaison Officer
    - Promotion of mutual understanding of different cultures
    - Development of key training programmes and workshops on cultural characteristics and differences
    - Make specific reference to applicants with individual backgrounds in job advertisements

c) Policies and procedures for direct and indirect cooperation with new or existing counterparties in relation to their strategies for mitigation and reduction of socially harmful activities

In accordance with the European Convention on Human Rights and the Universal Declaration of Human Rights, Raiffeisen NÖ-Wien is committed to protecting human rights by avoiding the financing of projects or customers that do not comply with these human rights standards. In addition, as a signatory to the UNGC (see previous sections), Raiffeisen NÖ-Wien is committed to fighting corruption, promoting environmental sustainability and

protecting human rights by abolishing forced and child labour and complying with the UN principles on labour standards. On this basis, a human rights policy was developed for Raiffeisen NÖ-Wien in 2024 (see also point a)) (see Group Annual Report 2025).

Raiffeisen NÖ-Wien defines requirements that apply to its customer business within its ESG strategy, ESG business strategy and risk strategy. See the qualitative information on environmental risks, paragraph d).

Governance

d) Responsibilities of the management body with regard to defining the risk framework, monitoring and controlling the implementation of targets, strategies and actions in connection with social risk management in relation to the activities of counterparties in the following areas:
- **I. Activities directed towards the community and society**
- **II. Employee relations and labour standards**
- **III. Customer protection and product responsibility**
- **IV. Human rights**

The Supervisory Board of Raiffeisen-Holding NÖ-Wien installed a Strategy and Sustainability Committee on 28 September 2023. The members of the committee undertake monitoring and advisory activities for the Group companies in the areas of strategy and sustainability. The Managing Board of RLB NÖ-Wien and the executive management of Raiffeisen-Holding NÖ-Wien were reappointed on 1 March 2023. In his role as a member of the Managing Board of RLB NÖ-Wien, Dr Roland Mechtler bears responsibility for sustainability for the entire Group. The sustainability initiatives have been based in the ESG Transformation department within the Efficiency/Technology/Treasury (ETT) Managing Board division since 1 May 2023. Sustainability is viewed as a cross-sector issue that must be anchored more deeply in all business areas of the Raiffeisen-Holding Group. A Sustainability Committee was established in the Raiffeisen-Holding NÖ-Wien Group in June 2023 which meets on a quarterly basis.

As part of its mission statement, Raiffeisen NÖ-Wien has defined clear values, principles and standards of behaviour (Code of Conduct – https://www.raiffeisenholding.com/werte/#idee) to ensure that dealings with counterparties (customers, employees, suppliers and all other business partners) live up to its high values.

Social and ecological responsibility are important cornerstones of Raiffeisen NÖ-Wien's strategic focus in the areas of advertising, donations and sponsoring. The principles for responsible behaviour are anchored in the strategy "Advertising, Membership Fees, Donations and Sponsoring".

As an essential component of corporate responsibility, the principles of conduct, including the guidelines on risk, compliance and money laundering, intentionally extend beyond strictly formal and legally prescribed behaviour and describe the banking group's dealings with customers, business partners and employees. Compliance with international standards based on the values of cooperation, proactivity, learning and responsibility is ensured in this way. This includes compliance with laws to support the fight against money laundering and terrorist financing, prohibition of fraud, corruption and bribery as well as market abuse, avoidance of conflicts of interest, compliance with standards in financial transactions, compliance with data protection standards and other forms of critical business practices, including respect for the fundamental rights of employees and compliance with environmental laws to the best of our knowledge and belief.

e) Inclusion of actions to manage social factors and risks in the internal governance arrangements, including the role of committees, the allocation of roles and responsibilities and the feedback loop from risk management to the management body

Social risks arise from the financial impacts caused by the misuse of human capital, such as in relation to the rights, welfare and interests of people and communities. This could relate to working conditions, health and safety, employee relations, etc. (diversity, employee training, inclusion, equality or community programmes). The structure of governance at Raiffeisen NÖ-Wien is based on various legal standards and other regulations that guide its actions both internally and externally.

Internal guidelines and processes serve to ensure compliant behaviour.

In addition, environmental, social and governance (ESG) risks are regarded as cross-dimensional risks that affect all areas of risk management. Existing risk types are continuously expanded to include ESG risk factors (based on the internally developed materiality assessment).

The social dimension has been integrated into RLB NÖ-Wien's ESG scoring (including social as a sub-score) since 2022. As part of the further development of ESG risk assessment, the "S" aspect (social) will be integrated into internal risk reporting to enable a comprehensive risk assessment and provide a feedback loop to management on potential social risks in the Bank's portfolio.

The management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien are supported in their ESG decisions by the results of the ESG questionnaire and the ESG soft facts within the framework of risk classification.

f) Reporting lines and frequency of reporting in connection with social risks

ESG risks are regularly embedded in the internal risk reporting of Raiffeisen NÖ-Wien. External factors must also be considered in connection with social risks. These are included in the risk identification, measurement and management as part of risk assessments.

Raiffeisen NÖ-Wien has set up several reporting channels for whistleblowing and customer complaints. The "Conflicts of Interest" work directive addresses the avoidance and professional handling of conflicts of interest. Supplementary regulations, for example on loans or legal transactions with members of executive bodies and their relatives, are set out in the Manual on Transactions with Members of Executive Bodies (Section 28 Austrian Banking Act).

Various principles and organisational measures are also in place to prevent conflicts of interest between governing bodies, employees, customers and third parties (e.g. separation of functions, protection of customer interests, equal treatment). Further support is provided by the Compliance Manual with regulations on conflicts of interest and complaints management.

Employees of Raiffeisen-Holding NÖ-Wien and Raiffeisenlandesbank NÖ-Wien have 24/7 access to a free whistleblower hotline. Reports of legal or compliance violations can be made anonymously and are forwarded to Internal Audit within two working days. The whistleblowing policy is available on the intranet.

Any issues raised through these channels are addressed using standard procedures, including internal reporting to management. The results and recommendations are made available to the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien as well as the Supervisory Board bodies (including their responsible committees) of both companies as part of the reporting processes.

As part of the rating process, the ESG soft facts questions are evaluated in connection with the initial credit rating or updating of a customer. Within the loan application process, the "social" result is also included in the loan assessment and is presented to the relevant decision-making bodies during the application process.

g) Alignment of the remuneration policy with the institution's objectives in connection with social risks

Raiffeisen NÖ-Wien has a remuneration guideline in place that also contains regulations on the social behaviour of management and employees. (See the qualitative information on environmental risks, paragraph i).)

Risk management

h) Definitions, methodologies and international standards on which the social risk management framework is based

Through selected memberships and activities, Raiffeisen NÖ-Wien is involved in organisations that promote sustainable business practices and create the appropriate conditions for this (see also point b)).

The Raiffeisen-Holding NÖ-Wien Group uses various national and global initiatives to identify and assess social factors and risks. The banking group also uses evaluation platforms, methodologies and models (for details, see also point b)).

i) Procedures for identifying, measuring and monitoring activities and risk positions (and collateral where applicable) that are vulnerable to social risks, including relevant transmission paths

In 2024, a great deal of attention was paid to the integration of social risks in the further development of the risk inventory and risk strategy, analogous to environmental risk and governance risk (see point k)).
As part of the rating process, the ESG soft facts questions are evaluated in connection with the initial credit rating for new customers or rating updates for existing customers. Within the loan application process and re-evaluation process, the social result is also included in the loan assessment and is presented to the relevant decision-making bodies during the application process (see also point b) as well as Art. 449a CRR, environmental risk section).

In addition, all loans are also subject to the standard credit and rating process, which also takes sustainability into account in all relevant process steps:

- Subject of the application
- Intended use
- Owner and owner background (incl. beneficial owner)
- Business model
- Specific risks from ESG issues

The procedures for identifying, measuring and monitoring activities and risk positions (and therefore also social risks) are being further refined in ongoing projects.

Use of an ESG scoring tool, which also provides a social score across the entire loan portfolio, made it possible to once again provide information on the social behaviour aspect in the credit business as at 31 December 2024.

j) Activities, commitments and assets that contribute to mitigating social risks

A human rights policy for Raiffeisen NÖ-Wien was drafted and published in 2024.

The use of binding principles of behaviour and guidelines enables social risks to be minimised (see also previous information).

With regard to minimising of social risks in the customer business, please refer to the business and risk processes already mentioned (see previous points).

k) Introduction of tools for identifying and managing social risks

Sustainability risks were included in the risk inventory for each risk type in which sustainability risks are relevant and assessed for materiality. In 2024, the Raiffeisen-Holding NÖ-Wien Group further refined the risk strategy and risk inventory in its ESG analysis. As part of the risk inventory (which forms the basis for the risk strategy), further attention was also paid to the "social risk" aspect (the "S" in ESG) using special ESG questionnaires for each risk type, and corresponding surveys were carried out for each risk type. As a result, the social aspect received additional consideration in the identification, measurement and monitoring of risks and was thus more firmly anchored in the risk strategy. (For more information on risk management in connection with ESG issues, see Art. 449a CRR, environmental risk section.)

Raiffeisen NÖ-Wien has numerous internal regulations in place to minimise social risks and raise awareness of them:

- Mission statement and Code of Conduct
- Diversity strategy
- Remuneration policy
- Social risks in connection with customers and suppliers are
    - evaluated prior to conclusion of a transaction and
    - a socially positive approach is a prerequisite for conclusion
- Compliance guideline
- Whistleblowing and complaints mechanisms

The procedures for identifying, measuring and monitoring activities and risk positions (and therefore also social risks) are being further refined in ongoing projects.

l) Description of the definition of social risk thresholds and cases that will trigger escalation and exclusion if thresholds are exceeded

The definitions in the ESG business strategy represent the initial thresholds for risks (and thus for social risks) before granting loans.
Non-compliance with the international regulations described in the previous points and the internal regulations exhaustively listed in point k) is determined and highlighted in risk assessments or, if a regulation provides otherwise, reported via appropriately defined committees and bodies and escalated if necessary. (For more information on committees and risk management in connection with ESG issues, see Art. 449a CRR, environmental risk section.)

The procedures for identifying, measuring and monitoring activities and risk positions (and therefore also social risks) are being further refined in ongoing projects. This also includes the further definition of social risk thresholds and cases that will trigger escalation and exclusion if thresholds are exceeded.

m) Description of the connection (transmission paths) between social risks and credit risk, liquidity and financing risk, market risk, operational risk and reputation risk in the risk management framework

Sustainability risks were included in the risk inventory for each risk type in which sustainability risks are relevant and assessed for materiality. As part of the risk inventory in the 2024, the process was improved in the form of a questionnaire survey and categorisation according to risk level (manageable, burdensome and critical) for each risk and sub-risk type. This also sheds light on the social risk for each risk type. The risk inventory is part of the business strategy. Furthermore, the materiality of ESG risks, especially social risk, is highlighted and anchored in the risk strategy and the ICAAP manual (risk management framework in the narrow sense). (See also point k).)

Qualitative information on Governance risk

Governance

a) Inclusion of the governance performance of counterparties in the institution's governance arrangements, including the committees of the highest management body and the committees responsible for decision-making on economic, environmental and social issues

Responsible and transparent corporate governance is a high priority for Raiffeisen NÖ-Wien, thus strengthening the basis for understanding and laying a strong foundation for stakeholder trust (customers, employees and business partners). Sustainability is deeply rooted in Raiffeisen's core values, making it a firm part of the corporate culture.

The Code of Conduct and the mission statement of Raiffeisen NÖ-Wien are binding for all employees and management bodies, both internally and externally, and ensure a high standard of conduct within the company. This framework of values is a vital part of the corporate culture and informs the approach to sustainability (see Consolidated Non-financial Statement 2025).

The Code of Conduct for Suppliers sets out binding minimum standards for collaboration with suppliers and specifically takes ESG (environmental, social and governance) criteria into account. These criteria include environmental and climate change mitigation, compliance with labour rights and human rights, fair working conditions as well as integrity and transparency in business activities. Suppliers undertake to comply with these standards and also to promote them in their own supply chain. The aim is to ensure sustainable and responsible business relationships.

Violations and breaches of the Code of Conduct (e.g. general statistics and KPIs) are reported regularly (at least annually) to the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien as well as the responsible committees (Risk Committee and Audit Committee) of both institutions. Significant cases are also escalated to these management bodies on an ad hoc basis.

At (non-retail) customer level, Raiffeisenlandesbank NÖ-Wien also incorporates the potential impact of ESG-related risks into the customer assessment in qualitative form based on individual customer information concerning the impact of ESG-related risks. In this context, compliance-related and governance-related risks are assessed at customer level by asking and evaluating questions on transparency and business standards (e.g. ethics, diversity, strategy and dealing with customer risk). A corresponding ESG scoring system has been implemented.

The customer advisors at RLB NÖ-Wien offer business customers in particular in-depth advice on various sustainable financing formats that are tailored to and support customers' business models and sustainability strategies. These sustainable financing formats can cover a wide range of financial instruments (bonds, promissory note loans, syndicated loans and involvement of the European Investment Bank).

b) Inclusion of the role of the counterparty's highest management body in the institution's reporting of non-financial information

Governance risks relate to the governance practices of the institutions' counterparties, including integration of ESG factors into policies and governance processes under the supervision of the counterparties. This may include executive remuneration, the diversity and structure of the Managing Board, shareholder rights, bribery and corruption, compliance, ethical standards (e.g. data ethics), fair tax strategy, etc.

The consolidated financial statements (including the consolidated non-financial statement, which includes all of the above-mentioned topics) are prepared by the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien and submitted to the Audit Committee as well as the Supervisory Board and its committees (Audit Committee and Risk Committee) for review and approval. The Supervisory Board reports on the results of its audit to the General Meeting/Annual General Meeting.

For the 2025 financial year, Raiffeisen-Holding NÖ-Wien is preparing a non-financial statement in accordance with Section 267a UGB as amended by the Austrian Sustainability and Diversity Improvement Act (NaDiVeG)

using the European Sustainability Reporting Standards (ESRS) in accordance with Delegated Regulation (EU) 2023/2772.

The non-financial statement is published once a year as part of the Group management report in the Raiffeisen-Holding NÖ-Wien Group Annual Report 2025. The sustainability reporting period covers 1 January 2025 to 31 December 2025. The audit of the non-financial statement is commissioned by the Supervisory Board of Raiffeisen-Holding NÖ-Wien and is carried out by independent auditors. The consolidated financial statements of Raiffeisen-Holding NÖ-Wien as at 31 December 2025 are subject to a mandatory audit by the bank auditor designated by the Austrian Raiffeisen Association and are also audited on a voluntary basis by KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft. The audit of the non-financial statement by the Austrian Raiffeisen Association for the 2025 financial year was voluntary.

The decision-making body for (strategic and business policy-related) sustainability issues is the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien. The Supervisory Board of Raiffeisen-Holding NÖ-Wien installed a Strategy and Sustainability Committee on 28 September 2023. The members of the committee undertake monitoring and advisory activities for the Group companies in the areas of strategy and sustainability. The Managing Board of RLB NÖ-Wien and the executive management of Raiffeisen-Holding NÖ-Wien were reappointed on 1 March 2023. In his role as a member of the Managing Board of RLB NÖ-Wien, Dr Roland Mechtler bears responsibility for sustainability for the entire Group. The sustainability initiatives have been based in the ESG Transformation department within the Efficiency/Technology/Treasury (ETT) Managing Board division since 1 May 2023. Sustainability is viewed as a cross-sector issue that must be anchored more deeply in all business areas of the Raiffeisen-Holding NÖ-Wien Group. A Sustainability Committee was established for the Raiffeisen-Holding NÖ-Wien Group in June 2023 which meets on a quarterly basis.

c) Inclusion of the governance performance of counterparties in the institution's governance arrangements, including the following aspects:
- **I. Ethical considerations**
- **II. Strategy and risk management**
- **III. Inclusivity**
- **IV. Transparency**
- **V. Management of conflicts of interest**
- **VI. Internal communication on critical issues**

ESG factors and risks are measured at customer level as part of customer discussions, analyses and assessments. Issues relating to transparency, business ethics, diversity, strategy and risk management are considered here. Irrespective of the governance assessment in the customer area, Raiffeisen NÖ-Wien has an internal Code of Conduct, compliance programmes in connection with market manipulation (WAG compliance) and legal conformity (BWG compliance), compliance in connection with whistleblowing, customer complaints and anti-bribery and anti-corruption, including the avoidance of conflicts of interest.

All employees are obliged to report serious violations of the CoC such as market abuse, fraud, theft, embezzlement, bribery or corruption in a corresponding IT system. In the area of whistleblowing and customer complaints, cooperation has been established with an external service provider, which provides an IT platform that enables anonymised electronic reporting.

Violations and breaches of these guidelines (e.g. general statistics and KPIs) are reported regularly (at least annually) to the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien. This information is also reported to the supervisory bodies of both companies (the Supervisory Board) and the relevant committees (Risk Committee and Audit Committee) of the Supervisory Board. Specific material cases, if any, are escalated to the highest management bodies on an ad hoc basis. (For further information, see the next point on risk management.)

Risk management

d) Inclusion of the governance performance of counterparties in the institution's risk management arrangements, including the following aspects:
- **I. Ethical considerations**
- **II. Strategy and risk management**
- **III. Inclusivity**
- **IV. Transparency**
- **V. Management of conflicts of interest**
- **VI. Internal communication on critical issues**

RLB NÖ-Wien has integrated the topic of ESG risks into its ESG business strategy and its ESG strategy as well as its risk strategy. Governance risks relate to an institution's corporate governance practices and take into account ESG factors in its policies and procedures in general and from ethical and strategic perspectives. This may include executive remuneration, the diversity and structure of the Managing Board, shareholder rights, avoidance of bribery and corruption as well as conflicts of interest, adherence to compliance requirements, ethical standards (e.g. data ethics), fair tax strategy, etc. (see also points a) to c)).

Since 2023, Raiffeisen NÖ-Wien has organised comprehensive ESG training courses for numerous employees every year, sometimes with the involvement of university institutions. The aim is to build up expertise in order to recognise and critically assess sustainability risks in certain sectors and activities at an early stage. Increased due diligence requirements apply to particularly critical customers or projects. The ESG strategy and the business strategy form the basis for this.

Sustainability risks were included in the risk inventory for each risk type in which sustainability risks are relevant and assessed for materiality. As part of the risk inventory in the 2024, the process was improved in the form of a questionnaire survey and categorisation according to risk level (manageable, burdensome and critical) for each risk and sub-risk type. This also sheds light on the governance risk for each risk type. The risk inventory is part of the business strategy. Furthermore, the materiality of ESG risks, especially governance risk, is highlighted and anchored in the risk strategy and the ICAAP manual (risk management framework in the narrow sense). (See also the information in the sections on environmental risk and social risk in relation to Art. 449a CRR.)

Violations and breaches of these guidelines for governance-related risk management are reported regularly (at least annually) to the executive management of Raiffeisen-Holding NÖ-Wien and the Managing Board of Raiffeisenlandesbank NÖ-Wien. This information is also reported to the supervisory bodies of both companies (the Supervisory Board) and the relevant committees (Risk Committee and Audit Committee) of the Supervisory Board. Specific material cases, if any, are escalated to the highest management bodies on an ad hoc basis (see also the information in point a)).

Meldebogen 1: Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

	Sector/subsector	a	b	c	d	e
		Gross carrying amount (Mln EUR)				
		-	Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
1	Exposures towards sectors that highly contribute to climate change*	9.520	0	1.318	1.363	484
2	A - Agriculture, forestry and fishing	29	0	0	21	0
3	B - Mining and quarrying	3	0	0	3	0
4	*B.05 - Mining of coal and lignite*	0	0	0	0	0
5	*B.06 - Extraction of crude petroleum and natural gas*	0	0	0	0	0
6	*B.07 - Mining of metal ores*	0	0	0	0	0
7	*B.08 - Other mining and quarrying*	3	0	0	3	0
8	*B.09 - Mining support service activities*	0	0	0	0	0
9	C - Manufacturing	691	0	225	196	73
10	*C.10 - Manufacture of food products*	123	0	90	29	2
11	*C.11 - Manufacture of beverages*	28	0	0	1	0
12	*C.12 - Manufacture of tobacco products*	0	0	0	0	0
13	*C.13 - Manufacture of textiles*	8	0	0	1	0
14	*C.14 - Manufacture of wearing apparel*	0	0	0	0	0
15	*C.15 - Manufacture of leather and related products*	1	0	0	1	0

16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of Articles of straw and plaiting materials*	33	0	0	3	12
17	*C.17 - Manufacture of paper and paper products*	3	0	0	0	0
18	*C.18 - Printing and reproduction of recorded media*	7	0	0	0	0
19	*C.19 - Manufacture of coke and refined petroleum products*	0	0	0	0	0
20	*C.20 - Manufacture of chemicals and chemical products*	60	0	17	49	0
21	*C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations*	36	0	0	1	31
22	*C.22 - Manufacture of rubber products*	8	0	0	2	0
23	*C.23 - Manufacture of other non-metallic mineral products*	13	0	0	8	0
24	*C.24 - Manufacture of basic metals*	28	0	0	0	0
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	30	0	0	20	1
26	*C.26 - Manufacture of computer, electronic and optical products*	129	0	64	38	20
27	*C.27 - Manufacture of electrical equipment*	39	0	0	0	0
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	70	0	6	19	6
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	31	0	10	10	0
30	*C.30 - Manufacture of other transport equipment*	0	0	0	0	0
31	*C.31 - Manufacture of furniture*	4	0	0	0	0
32	*C.32 - Other manufacturing*	39	0	38	14	0
33	*C.33 - Repair and installation of machinery and equipment*	1	0	0	0	0
34	D - Electricity, gas, steam and air conditioning supply	209	0	0	18	0
35	*D35.1 - Electric power generation, transmission and distribution*	207	0	0	18	0
36	*D35.11 - Production of electricity*	207	0	0	18	0

37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	0	0	0	0	0
38	*D35.3 - Steam and air conditioning supply*	2	0	0	0	0
39	E - Water supply; sewerage, waste management and remediation activities	36	0	0	0	0
40	F - Construction	375	0	5	83	41
41	*F.41 - Construction of buildings*	319	0	5	74	38
42	*F.42 - Civil engineering*	0	0	0	0	0
43	*F.43 - Specialised construction activities*	56	0	0	9	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	658	0	103	170	71
45	H - Transportation and storage	142	0	0	20	1
46	*H.49 - Land transport and transport via pipelines*	25	0	0	20	1
47	*H.50 - Water transport*	5	0	0	0	0
48	*H.51 - Air transport*	1	0	0	0	0
49	*H.52 - Warehousing and support activities for transportation*	110	0	0	0	0
50	*H.53 - Postal and courier activities*	0	0	0	0	0
51	I - Accommodation and food service activities	128	0	1	9	4
52	L - Real estate activities	7.249	0	984	843	293
53	Exposures towards sectors other than those that highly contribute to climate change*	1.651	0	435	298	62
54	K - Financial and insurance activities	47	0	0	2	14
55	Exposures to other sectors (NACE codes J, M - U)	1.604	0	435	296	48
56	**TOTAL**	**11.171**	**0**	**1.753**	**1.661**	**546**

* In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

	Sector/subsector	f	g	h	i	j
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)	
			Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions
1	Exposures towards sectors that highly contribute to climate change*	-231	-21	-199	1	0
2	A - Agriculture, forestry and fishing	-0	-0	0	0	0
3	B - Mining and quarrying	-0	-0	0	0	0
4	*B.05 - Mining of coal and lignite*	0	0	0	0	0
5	*B.06 - Extraction of crude petroleum and natural gas*	0	0	0	0	0
6	*B.07 - Mining of metal ores*	0	0	0	0	0
7	*B.08 - Other mining and quarrying*	-0	-0	0	0	0
8	*B.09 - Mining support service activities*	0	0	0	0	0
9	C - Manufacturing	-34	-3	-29	0	0
10	*C.10 - Manufacture of food products*	-1	-0	-0	0	0
11	*C.11 - Manufacture of beverages*	-0	-0	-0	0	0
12	*C.12 - Manufacture of tobacco products*	0	0	0	0	0
13	*C.13 - Manufacture of textiles*	-0	-0	0	0	0
14	*C.14 - Manufacture of wearing apparel*	-0	-0	0	0	0
15	*C.15 - Manufacture of leather and related products*	-0	-0	0	0	0
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of Articles of straw and plaiting materials*	-4	-0	-4	0	0
17	*C.17 - Manufacture of paper and paper products*	-0	-0	0	0	0
18	*C.18 - Printing and reproduction of recorded media*	-0	-0	0	0	0
19	*C.19 - Manufacture of coke and refined petroleum products*	0	0	0	0	0

20	*C.20 - Manufacture of chemicals and chemical products*	-1	-1	0	0	0
21	*C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations*	-11	-0	-11	0	0
22	*C.22 - Manufacture of rubber products*	-0	-0	0	0	0
23	*C.23 - Manufacture of other non-metallic mineral products*	-0	-0	-0	0	0
24	*C.24 - Manufacture of basic metals*	-0	-0	-0	0	0
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	-1	-0	-0	0	0
26	*C.26 - Manufacture of computer, electronic and optical products*	-11	-0	-10	0	0
27	*C.27 - Manufacture of electrical equipment*	-0	0	0	0	0
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	-3	-0	-3	0	0
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	-0	-0	0	0	0
30	*C.30 - Manufacture of other transport equipment*	-0	0	-0	0	0
31	*C.31 - Manufacture of furniture*	-0	-0	0	0	0
32	*C.32 - Other manufacturing*	-0	-0	0	0	0
33	*C.33 - Repair and installation of machinery and equipment*	-0	0	-0	0	0
34	D - Electricity, gas, steam and air conditioning supply	-1	-0	0	0	0
35	*D35.1 - Electric power generation, transmission and distribution*	-1	-0	0	0	0
36	*D35.11 - Production of electricity*	-1	-0	0	0	0
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	0	0	0	0	0
38	*D35.3 - Steam and air conditioning supply*	-0	0	0	0	0
39	E - Water supply; sewerage, waste management and remediation activities	-0	-0	-0	0	0
40	F - Construction	-17	-2	-15	0	0
41	*F.41 - Construction of buildings*	-14	-1	-12	0	0
42	*F.42 - Civil engineering*	0	0	0	0	0
43	*F.43 - Specialised construction activities*	-4	-0	-3	0	0
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	-39	-10	-27	0	0

45	H - Transportation and storage	-1	-0	-1	0	0
46	*H.49 - Land transport and transport via pipelines*	-1	-0	-0	0	0
47	*H.50 - Water transport*	-0	0	0	0	0
48	*H.51 - Air transport*	-0	-0	0	0	0
49	*H.52 - Warehousing and support activities for transportation*	-0	-0	0	0	0
50	*H.53 - Postal and courier activities*	-0	-0	-0	0	0
51	I - Accommodation and food service activities	-3	-0	-3	0	0
52	L - Real estate activities	-134	-5	-125	0	0
53	Exposures towards sectors other than those that highly contribute to climate change*	-32	-12	-13		
54	K - Financial and insurance activities	-3	-0	-2		
55	Exposures to other sectors (NACE codes J, M - U)	-29	-11	-10		
56	**TOTAL**	**-263**	**-33**	**-212**	**1**	**0**

* In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

	Sector/subsector	k	l	m	n	o	p
		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	Exposures towards sectors that highly contribute to climate change*	49,99%	4.435	1.533	1.205	2.347	9
2	A - Agriculture, forestry and fishing	0,47%	15	2	13	0	8
3	B - Mining and quarrying	0,20%	3	0	0	0	0
4	*B.05 - Mining of coal and lignite*	0,00%	0	0	0	0	0
5	*B.06 - Extraction of crude petroleum and natural gas*	0,00%	0	0	0	0	0
6	*B.07 - Mining of metal ores*	0,00%	0	0	0	0	0
7	*B.08 - Other mining and quarrying*	0,20%	3	0	0	0	0
8	*B.09 - Mining support service activities*	0,00%	0	0	0	0	0
9	C - Manufacturing	30,77%	507	136	47	1	4
10	*C.10 - Manufacture of food products*	3,80%	75	28	20	0	6
11	*C.11 - Manufacture of beverages*	0,02%	7	0	21	0	15
12	*C.12 - Manufacture of tobacco products*	0,00%	0	0	0	0	0
13	*C.13 - Manufacture of textiles*	0,31%	8	0	0	0	1
14	*C.14 - Manufacture of wearing apparel*	0,01%	0	0	0	0	0
15	*C.15 - Manufacture of leather and related products*	0,02%	1	0	0	0	0
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of Articles of straw and plaiting materials*	1,10%	33	0	0	0	3
17	*C.17 - Manufacture of paper and paper products*	0,10%	3	0	0	0	1
18	*C.18 - Printing and reproduction of recorded media*	0,43%	1	0	6	0	10

19	*C.19 - Manufacture of coke and refined petroleum products*	0,00%	0	0	0	0	0
20	*C.20 - Manufacture of chemicals and chemical products*	12,97%	41	19	0	0	3
21	*C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations*	0,08%	35	0	0	0	1
22	*C.22 - Manufacture of rubber products*	0,40%	8	0	0	0	1
23	*C.23 - Manufacture of other non-metallic mineral products*	3,89%	12	2	0	0	4
24	*C.24 - Manufacture of basic metals*	0,49%	21	6	0	0	5
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	1,68%	27	3	0	0	3
26	*C.26 - Manufacture of computer, electronic and optical products*	0,62%	66	63	0	0	5
27	*C.27 - Manufacture of electrical equipment*	0,38%	36	3	0	0	4
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	0,80%	69	1	0	0	2
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	3,18%	21	10	0	0	5
30	*C.30 - Manufacture of other transport equipment*	0,04%	0	0	0	0	0
31	*C.31 - Manufacture of furniture*	0,11%	3	0	0	1	5
32	*C.32 - Other manufacturing*	0,13%	38	0	1	0	2
33	*C.33 - Repair and installation of machinery and equipment*	0,22%	1	0	0	0	1
34	D - Electricity, gas, steam and air conditioning supply	0,90%	90	38	73	8	9
35	*D35.1 - Electric power generation, transmission and distribution*	0,88%	90	37	72	8	0
36	*D35.11 - Production of electricity*	0,88%	90	37	72	8	9
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	0,01%	0	0	0	0	0
38	*D35.3 - Steam and air conditioning supply*	0,01%	0	1	1	0	10
39	E - Water supply; sewerage, waste management and remediation activities	0,64%	21	1	11	2	8
40	F - Construction	1,07%	200	74	73	28	8
41	*F.41 - Construction of buildings*	0,01%	164	73	59	24	8
42	*F.42 - Civil engineering*	0,23%	0	0	0	0	0

43	*F.43 - Specialised construction activities*	0,82%	36	1	14	5	8
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	10,67%	540	93	19	5	3
45	H - Transportation and storage	2,25%	95	8	39	0	6
46	*H.49 - Land transport and transport via pipelines*	0,95%	18	0	7	0	7
47	*H.50 - Water transport*	0,27%	0	0	5	0	14
48	*H.51 - Air transport*	0,20%	1	0	0	0	0
49	*H.52 - Warehousing and support activities for transportation*	0,82%	75	7	27	0	5
50	*H.53 - Postal and courier activities*	0,01%	0	0	0	0	3
51	I - Accommodation and food service activities	1,31%	55	40	29	4	8
52	L - Real estate activities	1,72%	2.911	1.140	900	2.298	12
53	Exposures towards sectors other than those that highly contribute to climate change*	0,00%	147	303	146	1.055	5
54	K - Financial and insurance activities	0,00%	47	0	0	0	2
55	Exposures to other sectors (NACE codes J, M - U)	0,00%	100	303	146	1.055	5
56	**TOTAL**	**49,99%**	**4.582**	**1.836**	**1.350**	**3.402**	**10**

* In accordance with the Commission Delegated Regulation EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Meldebogen 2: Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

		a	b	c	d	e	f	g
		Total gross carrying amount amount (in MEUR)						
			Level of energy efficiency (EP score in kWh/m² of collateral)					
	Counterparty sector		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500
1	**Total EU area**	**9.713**	**2.732**	**4.000**	**2.587**	**296**	**41**	**56**
2	*Of which Loans collateralised by commercial immovable property*	*4.124*	*848*	*1.624*	*1.459*	*185*	*1*	*7*
3	*Of which Loans collateralised by residential immovable property*	*5.590*	*1.885*	*2.376*	*1.128*	*111*	*40*	*49*
4	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
5	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*5.893*	*365*	*3.187*	*2.233*	*108*	*0*	*0*
6	**Total non-EU area**	**37**	**0**	**37**	**0**	**0**	**0**	**0**
7	*Of which Loans collateralised by commercial immovable property*	*36*	*0*	*36*	*0*	*0*	*0*	*0*
8	*Of which Loans collateralised by residential immovable property*	*1*	*0*	*1*	*0*	*0*	*0*	*0*
9	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
10	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*37*	*0*	*37*	*0*	*0*	*0*	*0*

	Counterparty sector	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount (in MEUR)								
		Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
		A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	**2.102**	**807**	**426**	**143**	**132**	**112**	**97**	**5.894**	**99,97%**
2	*Of which Loans collateralised by commercial immovable property*	*455*	*346*	*201*	*30*	*35*	*58*	*8*	*2.991*	*100,00%*
3	*Of which Loans collateralised by residential immovable property*	*1.647*	*462*	*225*	*113*	*97*	*54*	*89*	*2.903*	*99,94%*
4	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	
5	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*5.893*	*100,00%*
6	**Total non-EU area**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**37**	**100,00%**
7	*Of which Loans collateralised by commercial immovable property*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*36*	*100,00%*
8	*Of which Loans collateralised by residential immovable property*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*1*	*100,00%*
9	*Of which Collateral obtained by taking possession: residential and commercial immovable properties*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	
10	*Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*37*	*100,00%*

Meldebogen 3: Indicators of potential climate change transition risk: Alignment metrics

	a	b	c	d	e	f	g
	Sector	**NACE Sectors (a minima)**	**Portfolio gross carrying amount (Mn EUR)**	**Alignment metric****	**Year of reference**	**Distance to IEA NZE2050 in % *****	**Target (year of reference + 3 years)**
1	Power	Please refer to the list below*	**55**	*tCO2e / MWh*	*2024*	*-99,14%*	*0,23*
2	Fossil fuel combustion		*0*	*tCO2e / GJ*	*2024*	*2947,35%*	*0,28*
3	Automotive		*198*	*gCO2 / MJ*	*2024*	*-93,46%*	*1272,09*
4	Aviation		*1*	*gCO2 / MJ*	*2024*	*-100,00%*	*2627,49*
5	Maritime transport		*26*	*gCO2 / MJ*	*2024*	*-68,17%*	*124,59*
6	Cement, clinker and lime production		81	tCO2 / t	2024	*-99,86%*	*0,07*
7	Iron and steel, coke, and metal ore production		*104*	*tCO2 / t*	*2024*	*-96,15%*	*0,17*
8	Chemicals		*94*	*tCO2 / TJ*	*2024*	*-99,78%*	*1,02*
9	Real estate activities		*6.796*	*kgCO2 / sqm*	*2024*	*170,91%*	*631,23*
10	Agriculture		*30*	*tCO2 / t*	*2024*	*-98,24%*	*0,29*

*** Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

IEA sector	**Column b - NACE Sectors (a minima) - Sectors required**		****Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario**
Sector in the template	***sector***	***code***	
Maritime transport	shipping	301	Average tonnes of CO2 per passenger-km Average gCO_2/MJ and Average share of high carbon technologies (ICE).
Maritime transport	shipping	3011	
Maritime transport	shipping	3012	
Maritime transport	shipping	3315	
Maritime transport	shipping	50	

Maritime transport	shipping	501	
Maritime transport	shipping	5010	
Maritime transport	shipping	502	
Maritime transport	shipping	5020	
Maritime transport	shipping	5222	
Maritime transport	shipping	5224	
Maritime transport	shipping	5229	
Power	power	27	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Power	power	2712	
Power	power	3314	
Power	power	35	
Power	power	351	
Power	power	3511	
Power	power	3512	
Power	power	3513	
Power	power	3514	
Power	power	4321	
Fossil fuel combustion	oil and gas	91	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	oil and gas	910	
Fossil fuel combustion	oil and gas	192	
Fossil fuel combustion	oil and gas	1920	
Fossil fuel combustion	oil and gas	2014	
Fossil fuel combustion	oil and gas	352	
Fossil fuel combustion	oil and gas	3521	
Fossil fuel combustion	oil and gas	3522	
Fossil fuel combustion	oil and gas	3523	
Fossil fuel combustion	oil and gas	4612	

Fossil fuel combustion	oil and gas	4671	
Fossil fuel combustion	oil and gas	6	
Fossil fuel combustion	oil and gas	61	
Fossil fuel combustion	oil and gas	610	
Fossil fuel combustion	oil and gas	62	
Fossil fuel combustion	oil and gas	620	
Iron and steel, coke, and metal ore production	steel	24	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	steel	241	
Iron and steel, coke, and metal ore production	steel	2410	
Iron and steel, coke, and metal ore production	steel	242	
Iron and steel, coke, and metal ore production	steel	2420	
Iron and steel, coke, and metal ore production	steel	2434	
Iron and steel, coke, and metal ore production	steel	244	
Iron and steel, coke, and metal ore production	steel	2442	
Iron and steel, coke, and metal ore production	steel	2444	
Iron and steel, coke, and metal ore production	steel	2445	
Iron and steel, coke, and metal ore production	steel	245	
Iron and steel, coke, and metal ore production	steel	2451	

Iron and steel, coke, and metal ore production	steel	2452	
Iron and steel, coke, and metal ore production	steel	25	
Iron and steel, coke, and metal ore production	steel	251	
Iron and steel, coke, and metal ore production	steel	2511	
Iron and steel, coke, and metal ore production	steel	4672	
Iron and steel, coke, and metal ore production	coal	5	
Iron and steel, coke, and metal ore production	coal	51	
Iron and steel, coke, and metal ore production	coal	510	
Iron and steel, coke, and metal ore production	coal	52	
Iron and steel, coke, and metal ore production	coal	520	
Iron and steel, coke, and metal ore production	steel	7	
Iron and steel, coke, and metal ore production	steel	72	
Iron and steel, coke, and metal ore production	steel	729	
Fossil fuel combustion	coal	8	Average tons of CO2 per GJ. And Average share of high carbon technologies (ICE).
Fossil fuel combustion	coal	9	
Cement, clinker and lime production	cement	235	Average tonnes of CO2 per tonne of output and
Cement, clinker and lime production	cement	2351	

Cement, clinker and lime production	cement	2352	Average share of high carbon technologies (ICE).
Cement, clinker and lime production	cement	236	
Cement, clinker and lime production	cement	2361	
Cement, clinker and lime production	cement	2363	
Cement, clinker and lime production	cement	2364	
Cement, clinker and lime production	cement	811	
Cement, clinker and lime production	cement	89	
aviation	aviation	3030	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
aviation	aviation	3316	
aviation	aviation	511	
aviation	aviation	5110	
aviation	aviation	512	
aviation	aviation	5121	
aviation	aviation	5223	
automotive	automotive	2815	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
automotive	automotive	29	
automotive	automotive	291	
automotive	automotive	2910	
automotive	automotive	292	
automotive	automotive	2920	
automotive	automotive	293	
automotive	automotive	2932	

Meldebogen 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

a	b	c	d	e
Gross carrying amount (aggregate)	**Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)***	**Of which environmentally sustainable (CCM)**	**Weighted average maturity**	**Number of top 20 polluting firms included**
0	0,00%	0	0	0

*For counterparties among the top 20 carbon emitting companies in the world

Meldebogen 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	ARG								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	ARG						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	AUT								
1	A - Agriculture, forestry and fishing	14	1	2	12	0	15	0	14
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	187	43	76	47	21	16	0	187
4	D - Electricity, gas, steam and air conditioning supply	2	1	1	0	0	15	0	2
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	255	112	46	37	60	16	0	254
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	77	16	17	11	33	34	0	77
8	H - Transportation and storage	15	0	1	13	1	17	0	15
9	L - Real estate activities	89	30	12	24	22	16	0	88
10	Loans collateralised by residential immovable property	2.388	935	407	346	670	15	0	2.358
11	Loans collateralised by commercial immovable property	2.110	724	600	550	194	11	0	2.068
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	AUT						
1	A - Agriculture, forestry and fishing	0	7	14	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	39	187	4	0	4
4	D - Electricity, gas, steam and air conditioning supply	0	0	2	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	70	254	11	1	11
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	25	77	0	0	0
8	H - Transportation and storage	0	7	15	0	0	0
9	L - Real estate activities	0	9	88	1	0	1
10	Loans collateralised by residential immovable property	0	331	2.358	41	3	41
11	Loans collateralised by commercial immovable property	0	433	2.068	16	4	16
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	BGR								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	BGR						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	CHE								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	36	0	36	0	0	7	0	36
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	36	0	36	0	0	7	0	36
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	CHE						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	36	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	36	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	CZE								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	1	1	0	0	0	2	0	1
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	11	11	0	0	0	4	0	11
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	153	135	18	0	0	2	0	153
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	CZE						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	1	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	11	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	153	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	DEU								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	28	0	0	0	0	0	0	0
9	L - Real estate activities	47	15	0	32	0	10	0	47
10	Loans collateralised by residential immovable property	212	108	86	0	18	8	0	212
11	Loans collateralised by commercial immovable property	579	273	93	44	129	21	0	540
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	DEU						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	15	47	0	0	0
10	Loans collateralised by residential immovable property	0	10	212	2	0	2
11	Loans collateralised by commercial immovable property	0	65	540	76	1	76
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	DNK								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	DNK						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
			of which exposures sensitive to impact from climate change physical events						
		Gross carrying amount (Mln EUR)	Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	EST								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	EST						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	FIN								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	FIN						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	FRA								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	FRA						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	GRC								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	GRC						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	HRV								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	4	0	4	0	0	7	0	4
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	HRV						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	4	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	HUN								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	27	0	27	0	0	7	0	27
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	16	0	16	0	0	6	0	16
10	Loans collateralised by residential immovable property	1	0	1	0	0	9	0	1
11	Loans collateralised by commercial immovable property	50	3	47	0	0	7	0	50
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	HUN						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	27	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	16	0	0	0
10	Loans collateralised by residential immovable property	0	0	1	0	0	0
11	Loans collateralised by commercial immovable property	0	0	50	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	ITA								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	44	44	0	0	0	1	0	44
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	ITA						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	44	44	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	LUX								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	LUX						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	NLD								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	NLD						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	POL								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	43	0	43	0	0	7	0	43
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	267	210	57	0	0	3	0	267
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	POL						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	43	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	31	267	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	POR								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	POR						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	ROU								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	95	95	0	0	0	4	0	95
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	ROU						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	95	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	SVN								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	42	4	39	0	0	8	0	42
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	SVN						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	42	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	SVK								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	249	245	4	0	0	2	0	249
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	SVK						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	106	249	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

	a	b	c	d	e	f	g	h	i
		Gross carrying amount (Mln EUR)	of which exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
	TUR								
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0	0	0

	a	j	k	l	m	n	o
		Gross carrying amount (Mln EUR)					
		of which exposures sensitive to impact from climate change physical events					
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	of which Stage 2 exposures	Of which non-performing exposures
	TUR						
1	A - Agriculture, forestry and fishing	0	0	0	0	0	0
2	B - Mining and quarrying	0	0	0	0	0	0
3	C - Manufacturing	0	0	0	0	0	0
4	D - Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0	0	0	0	0	0
6	F - Construction	0	0	0	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0	0	0	0	0	0
8	H - Transportation and storage	0	0	0	0	0	0
9	L - Real estate activities	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0	0	0	0	0	0
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

Article 450 CRR – Remuneration policy

Disclosure of the remuneration policy in accordance with Article 450 Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 (Capital Requirements Regulation, CRR).

Preliminary remark: The remuneration guidelines of Raiffeisen-Holding Niederösterreich-Wien registrierte Genossenschaft mit beschränkter Haftung are based on the relevant European legal provisions applicable at the time, the relevant national provisions applicable at the time, in particular the Austrian Banking Act (BWG) including the annex to Section 39b, the relevant EBA guidelines applicable at the time and the corresponding circulars of the FMA.

The credit institution group members were examined on the basis of the criteria of size, internal organisation, type, scope and complexity of transactions, employee categories, type and amount of remuneration as well as their impact on the risk profile and the complexity of their business activities. Raiffeisen-Holding NÖ-Wien registrierte Genossenschaft mbH and Raiffeisenlandesbank NÖ-Wien AG were identified as complex institutions from the scope of consolidation of the group of credit institutions. In addition, it should be noted that there is another company in the scope of consolidation, RLB NÖ-Wien Sektorbeteiligungs GmbH, which would in principle be categorised as complex, but does not have any operating employees and is therefore not taken into account.

a) Information on the decision-making process leading to the determination of the remuneration policy

On 30 June 2011, the Supervisory Board of Raiffeisen-Holding NÖ-Wien registrierte Genossenschaft mit beschränkter Haftung (hereinafter "R-Holding") adopted the remuneration guideline "Principles of the Remuneration Policy as defined in Federal Law Gazette I No. 118/2010 of 30 December 2010 Implementation of the CRD III Directive". A Remuneration Committee was subsequently set up by resolution of the Supervisory Board in accordance with Section 39c BWG, which is responsible for reviewing the remuneration policy. Rules of procedure to this effect were adopted.

The remuneration guideline was last adopted by the Remuneration Committee on 25 March 2026 and subsequently submitted to the Supervisory Board for information.

The Remuneration Committee of R-Holding (which is a committee of the Supervisory Board) consists of six members (two members are delegated by the Works Council, four members are shareholder representatives of R-Holding).

Number of meetings of the Remuneration Committee in the 2025 financial year:	1

b) Information on the link between employee remuneration and performance

The remuneration of "regular" and "identified" employees generally consists of fixed remuneration components that make up such a high proportion of total remuneration that there is financial independence from any variable remuneration components. The granting of performance-related variable remuneration components can therefore be omitted entirely.

The "identified" employees whose professional activities have a material impact on the Bank's risk profile are the first management level (members of the Managing Board), members of the Supervisory Board, the second management level (division heads), as well as certain persons in the third management level (department heads; if their activities have a material impact on the institution's risk profile) and employees with control functions (Compliance Officer, BWG Compliance Officer, AML/CFT Compliance Officer, Sanctions/Proliferation Compliance Officer, Data Protection Officer, Officer Responsible for the Control Function ICT Risk/ICT Third-Party Service Provider Risk, Outsourcing Officer, Chief Security Officer, Head of Internal and Group Audit, Head of Risk Management and Resolution Officer and their deputies).

In addition to fixed remuneration, "regular" and "identified" employees can be granted variable remuneration components if the requirements of the remuneration guidelines are met and depending on individual performance.

In the case of performance-related variable remuneration, the risk-adjusted nature of the individual targets already ensures that quantitative commercial criteria that could lead to conflicts of interest are not indirectly taken into account. In particular, no incentives are created for employees to put their own interests or those of the company above the interests of customers to the potential detriment of customers.

In the case of "identified" employees, in addition to the general principles of the Annex to Section 39b BWG, the special principles of nos. 7 (introductory part), 7(a), 8 to 8b, 9 to 9a and 11, 12 (1), 12(a) to (c) must also be observed.

c) Presentation of the most important design features of the remuneration system and information on the performance criteria and the risk assessment used to decide on variable remuneration components

c) 1. Basic requirements for the granting of variable remuneration components

The first basic prerequisite for the payment of voluntary and non-binding bonuses is that the financial, liquidity and earnings position of the R-Holding Group permits this (i.e. the "Profit after taxes" item in the R-Holding consolidated financial statements prepared in accordance with IFRS must generally be positive).

The second basic prerequisite is that the result of the banking operations of Raiffeisenlandesbank NÖ-Wien AG (hereinafter "RLB NÖ-Wien"), adjusted for the effects arising solely through the result of companies accounted for using the equity method (e.g. through the reversal of impairment losses at Raiffeisen Bank International AG) without any action on the part of RLB NÖ-Wien, is also positive.

Furthermore, the regulatory minimum own funds requirements must be guaranteed and the annual internal risk review and risk capacity review, which takes into account all recognisable risks, must show that the granting of bonuses is permissible.

Performance-related variable remuneration is generally paid out in the following year in retrospect of the previous year's business performance. Despite the achievement of individual and departmental targets, they may not be paid out if RLB NÖ-Wien or R-Holding has generated a substantial net loss in the relevant financial year on the basis of its consolidated financial statements prepared in accordance with IFRS or if adequate capital resources are no longer available or cannot be maintained.

c) 2. Types of possible variable remuneration components

At R-Holding, there are three types of possible bonuses for employees outside management:

Voluntary bonuses for special achievements and performance (a distinction is made between minor and qualified voluntary bonuses); total voluntary bonus (consisting of voluntary performance and target bonuses) and retention bonuses.

For the first level (executive management of R-Holding), which is excluded from the above-mentioned bonuses, executive management bonuses in the form of "Short Term Incentives (STI)" and "Long Term Incentives (LTI)" may be granted retrospectively from 2025 for the previous financial year (starting with the 2024 financial year) if the requirements of the remuneration guidelines are met. The Long Term Incentives are assessed for a period of four financial years and are granted if all conditions are met. As all the requirements have been met for the 2025 financial year, the STI executive bonuses will be paid out from spring 2026 in accordance with regulatory requirements. This means that the payment will not be made in full in spring 2026; instead, 40% of the STI will be paid out in spring 2026, and the remaining 60% will be retained and paid out over the next five years at a rate of 12% per year.

In addition to the above-mentioned bonuses for employees of R-Holding and the executive management bonuses for the managing directors of R-Holding, the following additional variable remuneration components may be granted on a case-by-case basis if the relevant requirements are met in accordance with the remuneration guidelines: voluntary severance payments, guaranteed variable remuneration (welcome bonus) and voluntary compensation and severance payments for previous employment relationships.

As shares, Tier 2 capital and subordinated capital are not suitable instruments for bonus payments and R-Holding does not have issued, securitised and tradable shares, participation capital or other capital instruments within the meaning of no. 11(b) of the Annex to Section 39b BWG, the payment of voluntary and non-binding bonuses can also be made entirely in cash if the thresholds are exceeded.

Voluntary and non-binding bonuses are paid out entirely in cash, as R-Holding does not have any other suitable instruments for variable remuneration, as mentioned above.

c) 3. Sustainability and ex post risk adjustment for identified employees

The remuneration policy is designed so as not to counter sustainability factors like environmental, social and employee issues, the respect for human rights and the fight against corruption and bribery. Furthermore it supports the long-term interests of the company and shareholders. The company is committed to gender-neutral support for remuneration and career-related internal development. The variable remuneration of the executive management, which is possible from the 2024 financial year onwards, comprises a long-term incentive for a period of four financial years.

To further ensure sustainability, an additional ex-post risk adjustment must also be applied for identified employees (including members of the executive management). First, part of the bonus must be deferred (no. 12 of the Annex to Section 39b of the BWG) where the de minimis threshold (no. 13(b) of the Annex to Section 39b of the BWG) is exceeded. Second, clawback agreements are concluded under which the respective "identified" employee undertakes in writing to repay the amounts received in the event that, within three years of the payment, it turns out in the reasonable judgement of the company that the supposed exceptional performance was not in fact exceptional or that, contrary to the analysis, the performance was associated with a higher or additional risk that has subsequently occurred or may still occur.

d) Values determined in accordance with Article 94(1)(g) of Directive 2012/36/EU for the ratio between the fixed and variable remuneration components

The total remuneration consists of such a high proportion of fixed remuneration components that there is financial independence from any variable remuneration components granted. The granting of performance-related variable remuneration components can therefore be omitted entirely.

Starting with the 2023 financial year, the option of granting a voluntary total bonus – consisting of a voluntary performance bonus and a target bonus – was introduced if all requirements are met. As all requirements have been met for the 2025 financial year, this total bonus will be paid retrospectively, i.e. in spring 2026 for the 2025 financial year. The base amount for the voluntary total bonus is defined annually by the executive management of R-Holding and cannot exceed a maximum amount of three gross monthly salaries per employee. A gross monthly salary was defined as the base amount for each of the financial years 2023, 2024 and 2025. A gross monthly salary is calculated as at 31 December of the year for which the voluntary total bonus is to be granted. The final bonus amount can still be adjusted, taking into account factors for management responsibility, budget achievement and target achievement, with a gross monthly salary forming the base value for the calculation.

The maximum value for the total variable remuneration for all identified employees is 100% of the fixed remuneration in the same calendar year. If an employment relationship begins or ends during the year, the ratio of fixed to variable remuneration is calculated on the basis of a corresponding twelve-month period instead. Utilisation of the 100% upper limit for variable remuneration is not the rule.

Furthermore, for "identified" employees, a portion of their variable remuneration (at least 40%) must (in principle) be deferred for a period of at least 5 years (no. 12 of the Annex to Section 39b). However, this specific principle does not apply as long as the total variable remuneration paid does not exceed the thresholds set out in no. 13(b) of the Annex to Section 39b of the BWG, i.e. a maximum of EUR 50,000 or one third of the total annual remuneration of the respective identified employee (de minimis threshold). If the variable remuneration is a particularly high amount (according to the FMA, this is more than EUR 175,000 gross per year), 60% must be deferred.

e) Other benefits in kind

As other benefits in kind, company cars are made available to the managing directors and division heads.

EU REM1 – Remuneration awarded for the financial year

			a MB Supervisory function	b MB Management function	c Other senior management	d Other identified staff
1	Fixed remuneration	Number of identified staff	10	2	3	80
2		Total fixed remuneration	183	1.491	2.060	14.353
3		*Of which: cash-based*	*183*	*1.356*	*1.735*	*13.552*
4		(Not applicable in the EU)				
EU-4a		*Of which: shares or equivalent ownership interests*				
5		*Of which: share-linked instruments or equivalent non-cash instruments*				
EU-5x		*Of which: other instruments*				
6		(Not applicable in the EU)				
7		*Of which: other forms*		*135*	*325*	*801*
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff		2	3	65
10		Total variable remuneration		286	273	1.126
11		*Of which: cash-based*		*286*	*273*	*1.126*
12		*Of which: deferred*		*172*	*136*	
EU-13a		*Of which: shares or equivalent ownership interests*				
EU-14a		*Of which: deferred*				
EU-13b		*Of which: share-linked instruments or equivalent non-cash instruments*				
EU-14b		*Of which: deferred*				
EU-14x		*Of which: other instruments*				
EU-14y		*Of which: deferred*				
15		*Of which: other forms*				
16		*Of which: deferred*				
17	Total remuneration (2 + 10)		183	1.777	2.333	15.479

EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a MB Supervisory function	b MB Management function	c Other senior management	d Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff				
2	Guaranteed variable remuneration awards -Total amount				
3	*Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap*				
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff				
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount				
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff		0		0
7	Severance payments awarded during the financial year - Total amount		0		249
8	*Of which paid during the financial year*				
9	*Of which deferred*				
10	*Of which severance payments paid during the financial year, that are not taken into account in the bonus cap*				
11	*Of which highest payment that has been awarded to a single person*		0		249

EU REM3 – Deferred remuneration

			a MB Supervisory function	b MB Management function	c Other senior management	d Other identified staff
1	Fixed remuneration	Number of identified staff	10	2	3	80
2		Total fixed remuneration	183	1.491	2.060	14.353
3		*Of which: cash-based*	*183*	*1.356*	*1.735*	*13.552*
4		(Not applicable in the EU)				
EU-4a		*Of which: shares or equivalent ownership interests*				
5		*Of which: share-linked instruments or equivalent non-cash instruments*				
EU-5x		*Of which: other instruments*				
6		(Not applicable in the EU)				
7		*Of which: other forms*		*135*	*325*	*801*
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff		2	3	65
10		Total variable remuneration		286	273	1.126
11		*Of which: cash-based*		*286*	*273*	*1.126*
12		*Of which: deferred*		*172*	*136*	
EU-13a		*Of which: shares or equivalent ownership interests*				
EU-14a		*Of which: deferred*				
EU-13b		*Of which: share-linked instruments or equivalent non-cash instruments*				
EU-14b		*Of which: deferred*				
EU-14x		*Of which: other instruments*				
EU-14y		*Of which: deferred*				
15		*Of which: other forms*				
16		*Of which: deferred*				
17	Total remuneration (2 + 10)		183	1.777	2.333	15.479

		e	f	EU - g	EU - h
	Deferred and retained remuneration	**Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years**	**Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)**	**Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year**	**Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods**
1	MB Supervisory function				
2	Cash-based				
3	Shares or equivalent ownership interests				
4	Share-linked instruments or equivalent non-cash instruments				
5	Other instruments				
6	Other forms				
7	MB Management function				
8	Cash-based				
9	Shares or equivalent ownership interests				
10	Share-linked instruments or equivalent non-cash instruments				
11	Other instruments				
12	Other forms				
13	Other senior management				
14	Cash-based				
15	Shares or equivalent ownership interests				
16	Share-linked instruments or equivalent non-cash instruments				
17	Other instruments				
18	Other forms				
19	Other identified staff				

20	Cash-based	
21	Shares or equivalent ownership interests	
22	Share-linked instruments or equivalent non-cash instruments	
23	Other instruments	
24	Other forms	
25	Total amount	

EU REM4 – Remuneration of 1 million EUR or more per year

		a
	EUR	**Identified staff that are high earners as set out in Article 450(i) CRR**
1	1 000 000 to below 1 500 000	1
2	1 500 000 to below 2 000 000	
3	2 000 000 to below 2 500 000	
4	2 500 000 to below 3 000 000	
5	3 000 000 to below 3 500 000	
6	3 500 000 to below 4 000 000	
7	4 000 000 to below 4 500 000	
8	4 500 000 to below 5 000 000	
9	5 000 000 to below 6 000 000	
10	6 000 000 to below 7 000 000	
11	7 000 000 to below 8 000 000	

EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c
		Management body remuneration		
		MB Supervisory function	MB Management function	Total MB
1	**Total number of identified staff**			
2	*Of which: members of the MB*	*10*	*2*	*12*
3	*Of which: other senior management*			
4	*Of which: other identified staff*			
5	**Total remuneration of identified staff**	183	1.777	1.960
6	*Of which: variable remuneration*		*286*	*286*
7	*Of which: fixed remuneration*	*183*	*1.491*	*1.674*

		d	e	f	g	h	i	j
		Business areas						
		Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	**Total number of identified staff**							**95**
2	***Of which: members of the MB***							
3	***Of which: other senior management***		*2*		*1*			
4	***Of which: other identified staff***	*4*	*13*		*13*	*15*	*35*	
5	**Total remuneration of identified staff**	672	4.733		3.513	2.927	5.967	
6	***Of which: variable remuneration***	*41*	*359*		*304*	*166*	*528*	
7	***Of which: fixed remuneration***	*630*	*4.374*		*3.209*	*2.761*	*5.439*	

Article 451 CRR – Leverage ratio

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		a
		Applicable amount
1	Total assets as per published financial statements	37.413.717
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-983.803
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-3.307
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustment for eligible cash pooling transactions	13.041
8	Adjustment for derivative financial instruments	-44.332
9	Adjustment for securities financing transactions (SFTs)	275.819
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1.060.072
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-4.452.609
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0
12	Other adjustments	-557.847
13	**Total exposure measure**	***32.720.752***

EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	35.848.052	34.864.941
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-95.184	-98.715
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	-52.400	-52.400
6	(Asset amounts deducted in determining Tier 1 capital)	-192.611	-128.296
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**35.507.857**	**34.585.530**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	149.874	162.812
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	177.803	168.716
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	0
EU-9b	Exposure determined under Original Exposure Method	0	0
10	*(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)*	*0*	*0*
EU-10a	*(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)*	*0*	*0*
EU-10b	*(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)*	*0*	*0*
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	**Total derivatives exposures**	**327.677**	**331.528**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1.250.000	1.250.000
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-1.092.960	-1.211.432
16	Counterparty credit risk exposure for SFT assets	124.309	115.436
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	**Total securities financing transaction exposures**	**281.349**	**154.004**

Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	919.339	708.857
20	(Adjustments for conversion to credit equivalent amounts)	140.733	361.731
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	0	0
22	**Off-balance sheet exposures**	**1.060.072**	**1.070.588**
Excluded exposures			
EU-22a	(Exposures excluded from the total risk exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-4.452.609	-4.634.913
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-3.593	-3.625
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	0	0
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	0	0
EU-22m	**(Total exempted exposures)**	**-4.456.202**	**-4.638.538**
Capital and total exposure measure			
23	**Tier 1 capital**	**4.277.499**	**3.871.371**
24	**Total exposure measure**	**32.720.752**	**31.503.113**
Leverage ratio			
25	**Leverage ratio (%)**	13,07%	12,29%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	13,07%	12,29%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	13,07%	12,29%
26	Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU-26b	*of which: to be made up of CET1 capital*	*0,00%*	*0,00%*
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU-27a	Overall leverage ratio requirement (%)	3,00%	3,00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	0,00%	0,00%

Disclosure of mean values

28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	96.304	114.746
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	157.040	38.568
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	32.660.016	31.579.290
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	32.660.016	31.579.290
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13,10%	12,26%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13,10%	12,26%

EU LR3- LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	33.994.557
EU-2	Trading book exposures	2
EU-3	Banking book exposures, of which:	33.994.555
EU-4	*Covered bonds*	*722.090*
EU-5	*Exposures treated as sovereigns*	*8.290.131*
EU-6	*Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns*	*199.727*
EU-7	*Institutions*	*4.154.815*
EU-8	*Secured by mortgages of immovable properties*	*9.227.141*
EU-9	*Retail exposures*	*552.666*
EU-10	*Corporates*	*4.842.782*
EU-11	*Exposures in default*	*341.523*
EU-12	*Other exposures (eg equity, securitisations, and other non-credit obligation assets)*	*5.663.679*

EU LRA – Disclosure of LR qualitative information

Description of the procedures for monitoring the risk of excessive indebtedness:

The leverage ratio is controlled by means of quarterly monitoring. The planned total assets and the planned equity are monitored and analysed and, if necessary, actions such as a reduction in the total assets or equity measures to increase the leverage ratio can be adopted.

Description of the factors that had an impact on the disclosed leverage ratio during the reporting period:

a) Quantification of the change in the leverage ratio since the last disclosure date

The leverage ratio (transitional definition) has increased from 11.26% (2024) to 13.07% (2025).

b) Main drivers of the leverage ratio since the last disclosure date with explanations of the following:

(1) Type of change and whether the numerator, denominator or numerator and denominator of the ratio have changed.

Core capital after deductions (transitional definition) increased by around EUR 805 million compared to the previous year, while risk positions rose by around EUR 2 billion. Both the numerator and denominator of the ratio have changed.

(2) Whether the change is the result of an internal strategic decision and, if so, whether this strategic decision had a direct impact on the leverage ratio or only an indirect impact on the leverage ratio.

The CRR credit institution group's total assets are used for strategic decisions.

(3) Key external factors related to the economic and financial environment that have impacted the leverage ratio.

The following factors have a significant influence on the disclosed leverage ratio in the reporting period. The assets side consists primarily of loans and advances to credit institutions and customers. On the liabilities side, financing requirements from other institutions and customer deposits predominate.

Article 451a CRR - Liquidity requirements

EU LIQA – Liquidity risk management

Structure and organisation of the liquidity risk management function

The organisational structure reflects the division of responsibilities required to ensure sound liquidity risk management throughout the R-Holding credit institution group. Structurally, a distinction is made between liquidity management and liquidity risk management. This separation is also maintained within the Managing Board.

The liquidity and refinancing management function, which is responsible for taking corresponding risks, is centralised in the Treasury Steering & Support (TSS) department. TSS is a department of the Treasury division, whose head reports directly to the Managing Board member responsible for financial markets.

Responsibility for liquidity risk management lies with the Market Risk Analysis (MRA) group as part of the Strategic Risk Management (STR) division. The Head of Strategic Risk Management reports directly to the Managing Board member responsible for risk management.

Within these responsibilities and organisational structure, committees are involved in the operational implementation of liquidity risk management:

- Asset/Liability Committee of RLB NÖ-Wien and R-Holding NÖ-Wien (APK) – The current liquidity situation is regularly reported to the members of the APK as part of the reporting system. The tasks of the committee include, among others:
    - Liquidity (market overview; development of assets and liabilities; liquidity risk and liquidity ratios of RLB, R-Holding and RBG NÖ-Wien; cover pools)
    - Decision-making body in the event of a liquidity emergency at RLB or R-Holding
    - Determination of the settlement interest rates and liquidity costs/income
    - Cooperation with the LIMA Committee
- Management of R-Holding and Managing Board of Raiffeisenlandesbank – The current liquidity situation is regularly reported to the management of R-Holding and the Managing Board of RLB NÖ-Wien as part of the reporting system.
- Raiffeisenlandesbank Supervisory Board – The Supervisory Board must be provided with current reports on the liquidity situation at least quarterly.
- Österreichische Raiffeisen Sicherungseinrichtung eGen (ÖRS) – The current reports on the liquidity situation must be provided to ÖRS on a monthly basis.
- Liquidity Management Committee of the R-Holding credit institution group (LIMA Committee) – The current reports on the liquidity situation must be made available to the members of the LIMA committee on a quarterly basis. The tasks of the LIMA Committee are regulated in the corresponding liquidity agreement:
    - Analysing the market environment (customer and capital market)
    - Treatment of the liquidity analyses for RBG NÖ-Wien, the Raiffeisen banks in Lower Austria, RLB and R-Holding
    - Determination of the existence and treatment of preventive cases for Raiffeisen banks in Lower Austria
    - Determination of the existence of a preventive or crisis case for RBG NÖ
    - Report to the Managing Board of RLB on the liquidity emergency at an individual institution and recommendations to the Managing Board on how to proceed.

Control & Limits

Liquidity is managed centrally at RLB NÖ-W. However, a set of key figures is used to limit and monitor both the individual institution level and the Group level. There are also liquidity waiver agreements with the Raiffeisen banks in Lower Austria for the LCR and NSFR. The liquidity waiver scope of consolidation is also monitored centrally at RLB.

The short-term, daily liquidity balancing of the Raiffeisen Banking Group NÖ-Wien is carried out by the Treasury Steering & Support (TSS) department. Loans, deposits, FX swaps and REPO transactions are available for managing liquidity. Compliance with the liquidity limits is monitored by the Market Risk Analysis (MRA) group. The intraday liquidity risk is also measured and monitored.

Liquidity risk is controlled with limits determined by the Managing Board and derived from the liquidity risk appetite. The MRA Group is responsible for monitoring and reporting liquidity risk.

Different limits are used to manage liquidity and liquidity risk in the R-Holding NÖ-Wien credit institution group and RBG NÖ-Wien. As part of liquidity risk management, limits support the limitation and management of liquidity risks and liquidity maturity transformation.

These limits are specified for different liquidity ratios and scenarios or stipulated by the supervisory authority.

- Operational liquidity transformation (O-LFT)
- Structural liquidity transformation (S-LFT),
- Gap over total assets (GOA)
- Survival Period
- Intraday Liquidity Limit (ILRL)
- Liquidity coverage ratio (LCR)
- Net Stable Funding Ratio (NSFR)

RLB's short-term liquidity risk is actively managed by money market trading in the TSS department. The front office system (Kondor+) and the ALM system (FIS BalanceSheetManager) are used for risk management. The account balances of the Raiffeisen Banking Group are continuously reported from Account Management to the treasury function and controlled there. All foreign currency and EUR accounts are covered by money market trading, while the Cash & Collateral Management (CCM) group is responsible for managing the accounts and monitoring successful cover at the end of the day.

Liquidity risk is measured on the basis of maturity balances and the key figures derived from them. The basis for this is the presentation of cash flows affecting liquidity, taking into account the product or business-related characteristics, in particular with regard to the contractual or modelled capital commitments.

As a first step, transactions with common "liquidity characteristics" are grouped into product categories. This is done using the standardised balance sheet template.

This forms the basis for modelling capital commitment assumptions (run-off assumptions) and calculating cash flows. Items with an indefinite capital commitment play a special role here. Due to the partially short-term nature of the liquidity risk, attention must also be paid to the currency denomination of the items in order to be able to take into account the conversion risks in the relevant FX markets caused by market depth and concentration as well as legal provisions. Liquidity risk is therefore also measured separately for each major currency. Finally, the liquidity risk measurement is rounded out with stress tests, which determine the impacts of different crisis scenarios on the liquidity situation.

Stress tests

The starting point for modelling the stress scenarios is the normal-case scenario, which assumes unchanged general conditions. It is assumed here that the business partners will maintain their current behaviour. The R-Holding credit institution group follows the ÖRS guidelines with regard to the definition and number of scenarios. In accordance with Section 12 KI-RMV (10), a bank-specific, a market-wide and a combined stress test are carried out in the R-Holding credit institution group. In addition to the normal case, 3 further stress scenarios are therefore considered.

Emergency plan

The Agreement on Liquidity Equalisation in the Austrian Raiffeisen Banking Group of 28 November 2016, as amended, sets out the key points of liquidity equalisation in the Raiffeisen sector for joint liquidity equalisation. This complies with the statutory provisions of Section 27a BWG.

Authorisation by the governing body

All manuals and processes relating to the appropriateness of the institution's liquidity risk management procedures have been approved by the Managing Board.

All calculated liquidity risk ratios are documented in the liquidity risk manual, which in turn is subject to approval by the Managing Board. In addition, the liquidity risk profile is regularly monitored as part of an established reporting system to the Managing Board and various risk committees.

EU LIQ1 - Quantitative information of LCR

Anfängerf		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1b	Number of data points used in the calculation of averages	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					11.032.040	10.841.701	10.706.576	10.396.649
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	5.590.304	5.512.921	5.367.283	5.193.498	450.581	446.351	430.542	412.918
3	*Stable deposits*	*3.294.527*	*3.240.721*	*3.170.089*	*3.094.121*	*164.726*	*162.036*	*158.504*	*154.706*
4	*Less stable deposits*	*2.295.777*	*2.272.200*	*2.197.194*	*2.099.377*	*285.855*	*284.314*	*272.038*	*258.212*
5	Unsecured wholesale funding	9.359.110	9.419.905	9.507.569	9.312.172	6.042.859	5.994.247	6.024.850	5.928.662
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	5.057.724	5.077.814	5.039.394	4.913.318	3.889.758	3.865.533	3.820.371	3.763.753
7	Non-operational deposits (all counterparties)	4.190.683	4.286.076	4.368.983	4.301.377	2.042.398	2.072.700	2.105.287	2.067.432
8	Unsecured debt	110.704	56.014	99.192	97.477	110.704	56.014	99.192	97.477
9	Secured wholesale funding					16.118	539	557	788
10	Additional requirements	2.467.446	2.555.191	2.603.462	2.644.654	828.921	967.108	1.041.349	1.077.844
11	Outflows related to derivative exposures and other collateral requirements	641.848	787.789	865.084	902.249	641.848	787.789	865.084	902.249
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	1.825.598	1.767.402	1.738.378	1.742.405	187.074	179.319	176.265	175.595
14	Other contractual funding obligations	15.160	17.064	18.033	18.520	15.160	17.064	18.033	18.520
15	Other contingent funding obligations	2.155.336	2.130.484	2.109.344	2.091.234	220.419	219.583	218.021	215.241
16	***TOTAL CASH OUTFLOWS***					***7.574.059***	***7.644.891***	***7.733.352***	***7.653.973***

CASH - INFLOWS

17	Secured lending (e.g. reverse repos)	93	93	93	-	93	93	93	-
18	Inflows from fully performing exposures	505.107	503.203	499.188	540.689	242.532	241.624	237.631	241.675
19	Other cash inflows	472.399	622.251	712.106	767.478	472.399	622.251	712.106	767.478
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	***TOTAL CASH INFLOWS***	***977.598***	***1.125.546***	***1.211.386***	***1.308.167***	***715.023***	***863.968***	***949.830***	***1.009.153***
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	977.505	1.125.454	1.211.293	1.308.167	715.023	863.968	949.830	1.009.153
						TOTAL ADJUSTED VALUE			
EU-21	**LIQUIDITY BUFFER**					**11.032.040**	**10.841.701**	**10.706.576**	**10.396.649**
22	**TOTAL NET CASH OUTFLOWS**					**6.859.036**	**6.780.923**	**6.783.523**	**6.644.820**
23	**LIQUIDITY COVERAGE RATIO**					**161%**	**160%**	**158%**	**156%**

EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

The drivers of the composition of the LCR are relatively stable over time. Changes in the key figure are mainly attributable to the level of central bank reserves on the HQLA side and the level of operating and non-operating deposits on the outflow side.

The average LCR ratio fluctuated between 161% (T) and 156% (T-3) during the period under review and is therefore stable above the regulatory and internal thresholds.

The refinancing concentration is monitored using the calculations in the AMM templates on the one hand, and the largest counterparties are also monitored and reported by customer sector on the other. Attention is paid to a balanced refinancing mix consisting of both retail and wholesale deposits, supplemented by continuous money and capital market activity in the form of collateralised and uncollateralised transactions.

The liquidity buffer represents the additional liquidity that can be realised per period and essentially consists of the following two components:

- available-for-sale securities (including securities lending portfolio and repo)
- other pledgeable assets (loans)

The categorisation also takes into account a distinction based on the availability of assets to cover an acute stress phase:

- immediately available assets
- assets available after 7 calendar days

The immediately available assets are the unencumbered portion of the collateralised value of the assets (i.e. market value less the haircut in accordance with the ECB) in the ECB custody account. Central bank-eligible assets that are not deposited in a central bank custody account, but are freely available, are categorised as assets available after 7 calendar days. The quality criteria for the assets in the liquidity buffer are, on the one hand, central bank eligibility and, on the other hand, the requirement for percentage issuer regulation (based on the total portfolio of securities eligible for tender operations). Own securities are only eligible in the case of a covered bond.

Cash outflows from cash collateral top-ups are recognised in the LCR in the form of a historical lookback approach (HLBA).

Due to the status of the euro as the only significant currency, there are no significant currency mismatches.

Beyond this, there are no other significant LCR-relevant contents to mention that are not contained in the EU LIQ1 template.

EU LIQ2: Net Stable Funding Ratio

	(in currency amount)	a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**4.589.580**	**10.326**	**24.868**	**470.504**	**5.060.084**
2	*Own funds*	*4.589.580*	*0*	*0*	*280.403*	*4.869.982*
3	*Other capital instruments*		*10.326*	*24.868*	*190.102*	*190.102*
4	Retail deposits		**4.763.186**	**1.064.252**	**652.476**	**6.066.679**
5	*Stable deposits*		*2.908.196*	*481.989*	*2*	*3.220.678*
6	*Less stable deposits*		*1.854.990*	*582.263*	*652.474*	*2.846.001*
7	Wholesale funding:		**11.939.260**	**1.182.983**	**10.090.819**	**14.003.565**
8	*Operational deposits*		*2.085.096*	*460.635*	*2.573.237*	*3.846.102*
9	*Other wholesale funding*		*9.854.164*	*722.348*	*7.517.582*	*10.157.463*
10	Interdependent liabilities		**0**	**0**	**0**	**0**
11	Other liabilities:	**103.218**	**569.738**	**0**	**52.473**	**52.473**
12	*NSFR derivative liabilities*	*103.218*				
13	*All other liabilities and capital instruments not included in the above categories*		*569.738*	*0*	*52.473*	*52.473*
14	**Total available stable funding (ASF)**					**25.182.801**

Required stable funding (RSF) Items

15	Total high-quality liquid assets (HQLA)					**214.021**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**0**	**0**	**3.526.619**	**2.997.626**
16	Deposits held at other financial institutions for operational purposes		**414.016**	**132.379**	**967.910**	**1.241.108**
17	Performing loans and securities:		**1.356.137**	**440.914**	**11.219.188**	**9.676.119**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*0*	*0*	*0*	*0*
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		*24.478*	*4.941*	*229.158*	*234.076*
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		*1.161.257*	*292.388*	*6.953.964*	*8.842.608*
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*76.258*	*22.979*	*2.633.736*	*3.652.248*
22	*Performing residential mortgages, of which:*		*15.090*	*106.124*	*3.466.210*	*0*
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*3.930*	*100.669*	*2.543.314*	*0*
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		*155.312*	*37.462*	*619.851*	*641.930*
25	*Interdependent assets*		*0*	*0*	*0*	*0*
26	*Other assets:*	*No mapping to reporting*	*841.456*	*239.950*	*5.687.784*	*6.009.883*
27	*Physical traded commodities*				*6.498*	*5.523*

28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*9.009*	*0*	*307.008*	*268.614*
29	*NSFR derivative assets*		*0*			*0*
30	*NSFR derivative liabilities before deduction of variation margin posted*		*214.632*			*10.732*
31	*All other assets not included in the above categories*		*617.815*	*16.309*	*5.457.645*	*5.725.013*
32	Off-balance sheet items		12.771	30.695	2.754.554	163.078
33	**Total RSF**					**20.301.834**
34	**Net Stable Funding Ratio (%)**					**124,04%**

Article 452 CRR – Use of the IRB approach to credit risk

The Raiffeisen-Holding NÖ-Wien financial institutions group does not have an IRB approach.

Article 453 CRR – Use of credit risk mitigation techniques

EU CRC – Qualitative disclosure requirements related to CRM techniques

Netting rules and procedures

Raiffeisenl-Holding NÖ-Wien Group recognises offsetting receivables from derivatives (positive and negative market values) from individual transactions concluded with a counterparty under a master agreement for financial futures transactions or ISDA master agreements. The legal enforceability of these netting agreements is examined on the basis of legal opinions.

Raiffeisen-Holding NÖ-Wien Group has concluded netting agreements with numerous credit institutions and other financial institutions via RLB NÖ-Wien. However, netting is not used to minimise credit risk in the customer business.

Valuation and management of collateral

In the Raiffeisen-Holding NÖ-Wien Group, only bank collateral with a value greater than zero after collateral discounts is recognised as credit risk mitigation. Only collateral that fulfils the minimum standards of the CRR is taken into account. When valuing the collateral, the Bank takes into account the type, expert opinion quality, country and currency risks, quality, realisability and duration of realisation by applying appropriate collateral discounts. As a general rule, the market value of the collateral is the basis for determining the value.

The maximum limits in the valuation principles and guidelines are based on a conservative approach to collateral valuation. The internal valuation guidelines serve to manage risk and cover economic risks. In the risk-relevant area, collateral valuations are subjected to an institutionalised plausibility check as part of the application process. The collateral portfolio is subject to ongoing internal monitoring.

Types of collateral

The Raiffeisen-Holding NÖ-Wien Group primarily holds the following types of collateral:

1) Collateralisation with security deposit

- immovable assets such as real estate (land register collateralisation of properties and buildings, leasing collateral)
- movable assets such as securities, financial products including tradable gold, insurance policies and other rights and receivables

2) Collateralisation without security

- -Guarantees (sureties and guarantees)

Types of guarantors and credit derivative counterparties

The Raiffeisen-Holding NÖ-Wien Group only accepts guarantors with an appropriate credit rating. The majority of guarantors are customers from the public sector with excellent credit ratings. Credit derivatives are not included in the current product catalogue of the Raiffeisen-Holding NÖ-Wien Group.

Risk concentrations within credit risk mitigation

Risk concentrations are primarily understood to be risk concentrations triggered by credit risk minimisation techniques. These can be concentrations of individual customers or customer groups, sectors or types of collateral, but also concentrations in regions.

With the real estate collateral category, which accounts for around 72.3% of CRR collateral, the Raiffeisen-Holding NÖ-Wien Group is faces a concentration that relates primarily to the Lower Austria and Vienna region. Concentrations within the credit risk mitigation techniques are analysed on an ongoing basis using the credit risk report.

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	12.722.730	11.484.215	8.990.838	2.493.377	0
2	Debt securities	5.025.393	427.602	0	427.602	
3	Total	17.748.123	11.911.818	8.990.838	2.920.980	0
4	*Of which non-performing exposures*	*204.797*	*177.543*	*168.907*	*8.636*	*0*
EU -5	*Of which defaulted*	*204.797*	*176.897*			

EU CR4: standardised approach – Credit risk exposure and CRM effects

		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	6.411.253	30.210	6.411.253	17.539	4.520	0,07%
2	Non-central government public sector entities	3.687.107	278.549	3.677.890	93.244	29.342	0,78%
EU 2a	Regional governments or local authorities	3.461.638	230.681	3.461.638	91.653	10.604	0,30%
EU 2b	Public sector entities	225.469	47.868	216.253	1.591	18.739	8,60%
3	Multilateral development banks	144.432	19	144.432	19	4	0,00%
EU 3a	International organisations	879.020	32	879.020	32	0	0,00%
4	Institutions	4.366.101	753.351	4.363.134	29.921	149.744	3,41%
5	Covered bonds	1.148.640	0	1.148.640	0	100.840	8,78%
6	Corporates	3.181.271	2.250.547	3.141.951	561.787	3.524.983	95,17%
6.1	*Of which: Specialised Lending*	*257.371*	*301.582*	*255.291*	*98.848*	*333.697*	*94,23%*
7	Subordinated debt exposures and equity	5.179.146	0	5.179.146	0	5.396.150	104,19%
EU 7a	Subordinated debt exposures	35.822	0	35.822	0	53.733	150,00%
EU 7b	Equity	5.143.325	0	5.143.325	0	5.342.418	103,87%
8	Retail	509.139	419.798	496.119	140.444	432.376	67,92%
9	Secured by mortgages on immovable property and ADC exposures	9.267.784	450.066	9.267.784	178.148	5.375.758	56,91%
9.1	Secured by mortgages on residential immovable property - non IPRE	2.836.752	71.506	2.836.752	24.529	992.610	34,69%
9.2	Secured by mortgages on residential immovable property - IPRE	2.313.300	62.964	2.313.300	25.004	793.546	33,94%
9.3	Secured by mortgages on commercial immovable property - non IPRE	579.013	99.753	579.013	44.726	409.654	65,68%

9.4	Secured by mortgages on commercial immovable property - IPRE	3.288.162	130.936	3.288.162	49.926	2.791.078	83,61%
9.5	Acquisition, Development and Construction (ADC)	250.556	84.908	250.556	33.963	388.870	136,68%
10	Exposures in default	335.428	11.990	327.547	4.148	389.925	117,56%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0,00%
EU 10b	Collective investment undertakings (CIU)	22.441	34.787	22.441	34.787	85.842	150,00%
EU 10c	Other items	613.087	0	613.087	0	444.925	72,57%
11	*not applicable*						
12	**TOTAL**	**35.744.849**	**4.229.349**	**35.672.444**	**1.060.072**	**15.934.409**	**43,38%**

Article 454 CRR – Use of the advanced measurement approaches to operational risk

The Raiffeisen-Holding NÖ-Wien financial institutions group does not have an advanced measurement approach.

Article 455 CRR – Use of internal market risk models

The Raiffeisen-Holding NÖ-Wien financial institutions group does not have an internal model for market risk.

Article 501d CRR – Exposures to crypto-assets

EU CAE1 – Exposures to crypto-assets

	130	Exposure value	Risk weighted exposures amounts (RWEA)	Own funds requirements
	Type of exposures	**a**	**b**	**c**
1	Tokenised traditional assets	0	0	0
2	Asset referencered tokens	0	0	0
3	Exposures to other crypto assets	1.020	12.746	1.020
4	**Total**	1.020	12.746	1.020
	Memorandum item			
5	Exposures to other crypto assets expressed as a percentage of the institutions's T1 capital	**0**		

Annex I – Members of the management bodies

Strategy for selecting members of the governing bodies

Members of the Managing Board and Supervisory Board

The aim is to appoint members to the Managing Board and Supervisory Board of Raiffeisen-Holding NÖ-Wien in a way that ensures qualified oversight and advice that meets legal requirements.

Candidates are to be proposed who, by virtue of their integrity, commitment, independence and personality are capable of performing the duties of a member of the Managing Board or Supervisory Board of Raiffeisen-Holding NÖ-Wien and upholding the company's public reputation.

When selecting office holders, attention must be paid to the overall composition of the respective body and diversity must be taken into account alongside to the required educational and professional qualifications.

Members of the Managing Board:

Kurt BOGG			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	0	0
Management functions:	2	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Matura (commercial academy)		
	Professional qualification as a Managing Director		
Experience	Managing Director Raiffeisenbank Waidhofen an der Thaya eGen		since 2002
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2008

Richard DÖLTL			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	3	2	1
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	HTL/TGM Vienna		
	University of Applied Sciences Vienna, Business Management		
Experience	Managing Director "D.E.G." Döltl Elektroinstallationen GmbH		since 2000
	Chairman of Raiffeisenbank Auersthal-Bockfließ-Groß Schweinbarth eGen		since 2013
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2017

Petra Gregorits			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board Strategy and Sustainability Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	1
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Sole proprietor		since 1995
	Member of the Supervisory Board of Universalmuseum Johanneum GmbH		From 2020 to 2025
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2018

Leopold GRUBER-DOBERER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Deputy Chairman Strategy and Sustainability Committee: Committee member Labour and Nomination Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	3	2	6
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Engineer's examination		
Experience	Managing Director of MGN Milchgenossenschaft NÖ		since 1997
	Member of the Supervisory Board and Managing Board (Chairman since 2011) of Raiffeisenbank Region Melk eGen		since 2001
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H (Deputy Chairperson since 2024)		since 2012

Josef GUNDINGER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	4
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Sole proprietor		since 1977
	Member of the Supervisory Board (Chairman since 2005) of Raiffeisenbank Region Waldviertel Mitte eGen		since 1994
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2008

Michael HELL			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	3	2	1
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Business Law (LL.B.)		
	Tax advisor		
	Sworn and court-certified expert		
Experience	Tax advisor at LBG Niederösterreich Steuerberatung GmbH		since 2014
	Managing Director & Partner of LBG Niederösterreich Steuerberatung GmbH		since 2021
	Member of the Supervisory Board and Managing Board (2017-2019 Chairman) of Raiffeisenbank Herzogenburg-Kapelln eGen		2009 – 2019
	Member of the Managing Board (Chairman since 2022) of Raiffeisenbank Region St. Pölten eGen		since 2019
	Member of the Supervisory Board of Niederösterreichische Versicherung AG		since 2025
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2022

Erwin HAMESEDER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Chairman Labour and Nomination Committee: Chairman Strategy and Sustainability Committee: Chairman		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	14	3	10
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Law (Mag.)		
Experience	Management functions at RLB NÖ-Wien reg.Gen.m.b.H.		1987-1994
	Managing Director RLB NÖ-Wien reg.Gen.m.b.H.		1994 – 2001
	Chief Executive Officer Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		2001 – 2012
	Chief Executive Officer RLB NÖ-Wien AG		2007 – 2012
	Member of the Supervisory Board Raiffeisen Zentralbank Österreich AG		2007 – 2012
	Deputy Chairman of the Supervisory Board Raiffeisenbank International AG		2010 – 2017
	Chairman of the Supervisory Board Raiffeisen Zentralbank Österreich AG		2012 – 2017
	Member of the Managing Board (Chairman) Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		since 2012
	Chairman of the Supervisory Board of RLB NÖ-Wien AG		since 2014
	Chairman of the Supervisory Board Raiffeisenbank International AG		since 2017

Josef REICHMANN			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	1
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Matura (HTI Mödling) College of Furniture Design CSE "Certified Supervisory Expert"		
Experience	Managing Director of Ing. Josef Reichmann GmbH		Since 1994
	1st Deputy Chairman of Raiffeisenbank Region Wiener Alpen eGen		Since 2021
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Andreas KORDA			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Deputy Chairman Strategy and Sustainability Committee: Committee member Labour and Nomination Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	4
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Law (Mag.)		
	Professional qualification as a Managing Director		
Experience	Managing Director Raiffeisenbank Korneuburg eGen		Since 2001
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H (Deputy Chairperson since 2025)		Since 2016

Rainer LIEBSCHER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	2
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Head of Project Management Wr. Wohnen Kundenservice GmbH		Since 2021
	Member of the Supervisory Board and Managing Board (since 2013 Chairman) of Raiffeisenbank Vitis		Since 2007
	Member of the Regional Risk Council of the NÖ-Wien Regional Group		Since 2021
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2022

Thomas SCHANTZ			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member Labour and Nomination Committee: Committee member Strategy and Sustainability Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	2	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education			
	Management Curriculum (Privatuni Witten-Herdecke) Specialised course in accounting policy and taxes Managing Director examination		
Experience			
	Managing Director of Raiffeisen Regionalbank Mödling eGen		Since 2020
	Partner atat Bankenkolleg and Management Consultant		2016 to 2018
	Member of the Supervisory Board Victoria		2016 to 2016
	Pensionskassen AG		2016 to 2016
	Deputy Chairman of the Supervisory Board of VB Invest KAG		Since 2021
	Managing Director, Raiffeisen Region Mödling Zukunfts-Projekte GmbH		
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Michael GÖSCHELBAUER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Deputy Chairman		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	5	3	7
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	University of Natural Resources and Life Sciences		
Experience	Sole proprietor (farmer)		Since 2006
	Chairman of Raiffeisen Lagerhaus Genossenschaft Tulln Neulengbach		Since 2018
	RWA Raiffeisen Ware Austria Aktiengesellschaft Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H (Deputy Chairperson since 2025)		2022 2023

Martina SCHOBER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board Strategy and Sustainability Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	0	0
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Law degree (Mag.)		
Experience			
	Managing Director Raiffeisenkasse Haidershofen eGen		Since 2011
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Adolf MECHTLER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	4	3	4
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Sole proprietor		Since 1990
	Member of the Managing Board (Chairman since 2012) of RaiffeisenLagerhaus Weinviertel Mitte eGen		Since 2002
	Member of the Supervisory Board of Raiffeisenbank Wolkersdorf eGen		Since 2007
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2018

Johannes SCHUSTER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member of the Managing Board		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	2
Management functions:	2	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education			
	Doctorate in Social and Economic Sciences		
Experience	Chief Financial Officer (CFO) of Tatra banka, a.s. Bratislava		2017 to 2023
	Chairman of the Managing Board RWA Raiffeisen Ware Austria Aktiengesellschaft (CFO from 2023 to 2024)		Since 2023
	Managing Director RWA Beteiligungsholding GmbH		Since 2024
	President of the Austrian Raiffeisen Association		Since 2024
	Member of the Managing Board RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN eGen		Since 2025
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Dagmar POSCH			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	2
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	European Business and Management (Mag. (FH))		
Experience	IT Service Manager Raiffeisenbank International AG		Since 2018
	Member of the Managing Board (Chairwoman since 2016) of Raiffeisenkasse Ernstbrunn eGen		Since 2012
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2022

Johannes SCHMUCKENSCHLAGER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	3	2	10
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Matura (AHS)		
	Professional qualification in viticulture and oenology		
Experience	Sole proprietor		Since 2006
	Member of the National Council		Since 2008
	President of the Lower Austria Chamber of Agriculture		Since 2018
	Member of the Supervisory Board of LK-NÖ Holding GmbH		Since 2020
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2022

Andrea WAGNER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Voluntary counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	5	4	4
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Matura (Higher Federal Vocational College for Economic Professions)		
	Vocational training in agriculture		
Experience	Sole proprietor		Since 1999
	Vice President of the Lower Austria Chamber of Agriculture		Since 2020
	Member of the Supervisory Board of LK-NÖ Holding GmbH		Since 2020
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2022

Harald EISTERER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Managing Board: Member Strategy and Sustainability Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	1
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Higher Technical Federal Educational and Research Institute in Vienna, Structural Engineering (Vienna)		
Experience	Managing Director, Construction Management, Eisterer GmbH		Since 2020
	Chairman Raiffeisenbank Bruck-Carnuntum eGen		Since 2013
	Member of the Managing Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2024

Member of the Supervisory Board:

Gabriele GAUKEL			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Audit Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Managing Director Medienpoint VerlagsgesmbH		1991-1998
	Managing Director, Medienpoint Werbe- und VerlagsgesmbH		1998-2016
	Sole proprietor		Since 2016
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2018

Christina BALIKO			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Audit Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education:	Law degree (Mag.) LL.M. in International Tax Law		
Experience	Group Manager for "Tax services" Group Manager for "Group taxation"		Since 2023 2010 to 2012
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Doris BERGER-GRABNER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Remuneration Committee: Committee member Risk Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education:	Ph.D. in Economic Sciences, Vienna University of Economics and Business		
Experience	Professor in the Department of Business at Krems University of Applied Sciences		Since 2016
	Programme Director, Master's programme in Management Corporate Leadership at the University of Applied Sciences Krems		2017 to 2019
	External lecturer at the IMC Krems University of Applied Sciences		Since 2008
	Chairwoman Raiffeisenbank Krems		Since 2021
	Member of the Supervisory Board of Raiffeisenlandesbank NÖ-Wien		2023 to 2025
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Karl HAMEDER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Audit Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	0	5
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Law (Mag.)		
	Professional qualification as a Managing Director		
Experience	Managing Director Raiffeisenbank Tulln eGen		Since 2004
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2022

Elisabeth HIRSCHBICHLER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Audit Committee: Committee member Remuneration Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	2	0
Management functions:	0	0	0
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Executive Leadership Programme of the World Business Council for Sustainable Development, Yale School of Management, USA, and ESADE, Madrid, Spain University of Graz, Austria – Pompeu Fabra University, Barcelona, Spain Doctorate in economics – applied economic policy University College, University of Oxford, Great Britain BA (Hons), MA (Oxon) in Philosophy, Political Science and Economics		
Experience	Senior Vice President Strategy, Marketing, Transformation, Member of the Divisional Board of dsm-firmenich, Taste, Texture and Health Division, NL		2023 to 2024
	University Professor, University of Graz, Centre for Entrepreneurship		Since 2025
	Member of the Supervisory Board of Vivici BV (NL)		Since 2025
	Entrepreneur Hirschbichler Consulting		Since 2024
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Bernhard LOCHMANN			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board Member (appointed by the Works Council) Remuneration Committee: Committee member Risk Committee: Committee member Audit Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	University of Economics (Mag.)		

Experience	Lower Austrian Chamber of Agriculture (audit and bank examination of Lower Austrian Raiffeisen banks)	1992 – 1996
	Employee of Raiffeisenlandesbank NÖ-Wien and Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.	Since 1996
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. (delegated by the Works Council)	Since 2002

Irene NEUMANN-HARTBERGER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Risk Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. has also decided, by way of voluntary compliance, to review and adhere to the number of mandates permissible for its non-executive members of the Managing Board pursuant to Section 28a (5) (5) BWG and Section 5 (1) (9a) BWG.			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	2	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Experience	Sole proprietor		Since 1995
	Provincial Chamber Councillor, Lower Austrian Chamber of Agriculture		Since 2010
	President of the Lower Austrian Rural Women's Association		Since 2015
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2016

Brigitte SCHUCKERT			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member of the Supervisory Board Risk Committee: Chairwoman Remuneration Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	2	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Doctor of Social and Economic Sciences		
Experience	State School Inspector for commercial schools in Lower Austria		2014 – 2021
	Head of the Pedagogical Service Division, Directorate of Education for Lower Austria		Since 2021
	Member of the Managing Board or Supervisory Board (Chairwoman of the Supervisory Board since 2010) of Raiffeisenbank Laa/Thaya eGen		Since 2006
	Member of the Managing Board and Supervisory Board (since 2017) of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2016

Helmut TACHO			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Chairman Audit Committee: Vice Chairman Risk Committee: Vice Chairman. Remuneration Committee: Chairman		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	2
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Doctor of Law		
	Tax advisor		
	Management consultant and business mediator		
Experience	Managing Director of LBG Niederösterreich Steuerberatung GmbH		2013 to 2023
	Member of the Managing Board (Chairman since 2011) of Raiffeisenbank Region Wiener Alpen eGen		1995 to 2025
	Member of the Managing Board and Supervisory Board (Chairman since 2014) of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2012

Bettina KLOIBER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board Member (appointed by the Works Council)		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	1
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Qualified Early Childhood Educator		
Experience	Employee of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2011
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. (delegated by the Works Council)		Since 2023

Katharina TSCHREPITSCH			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board Member (appointed by the Works Council) Audit Committee: Committee member Risk Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	1	0
Management functions:	0	0	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Business Administration (Mag.)		
Experience	Editor at Raiffeisenzeitung		2000-2005
	Employee of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2005
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H. (delegated by the Works Council)		Since 2018

Johann SPERHANSL			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Audit Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	0	1
Management functions:	1	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Certified Management Consultant Programme, incite Akademie Master's programme in Banking and Management, MCI Management Centre Innsbruck Professional qualification as a Managing Director		
Experience	Managing Director of Raiffeisenbank Region Wiener Alpen eGen		Since 1997
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Christine WILFINGER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Supervisory Board: Member Risk Committee: Committee member		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	1	3	0
Management functions:	3	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Industrial Engineering with a specialisation in Computer Science, Vienna University of Technology (BSc/Dipl.-Ing.)		
	Strategic Leadership Programme, National Defence Academy (Federal Ministry of Defence) AI Essentials for Business Leaders, HARVARD BUSINESS SCHOOL		
	MBA: General Management, Danube University Krems		
Experience	Member of the Supervisory Board, HYPO-BANK BURGENLAND AG		Since 2025
	Member of the Supervisory Board, umdasch Store		Since 2025
	Makers Management GmbH Investor, Female Fund F		Since 2024
	University Council, University of Graz		Since 2024
	Member of the Supervisory Board, Austrian Business Agency		Since 2024
	Managing Director, SAP Österreich GmbH		From 2021 to 2025
	Managing Director, Emarsys eMarketing Systems GmbH		From 2024 to 2025
	Sales Director and Member of the Managing Board, Microsoft Austria		From 2016 to 2021
	Member of the Supervisory Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.		Since 2025

Members of executive management

The aim is to appoint members to executive management in a way that ensures qualified and effective management of the institute's business in compliance with legal requirements.
Candidates are to be proposed who, by virtue of their integrity, commitment, independence and personality are capable of performing the duties of a Managing Director and upholding the company's public reputation.
When selecting Managing Directors, attention must be paid to the overall composition of the respective body and diversity must be taken into account alongside to the required educational and professional qualifications.

Claudia SÜSSENBACHER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Member of the executive management		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	4	2	
Management functions:	2	1	7
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Doctor of Law, Johannes Kepler University Linz Master of Business Law (M.B.L.), SMBS Salzburg / Rotmann Business School Toronto		
Experience	UniCredit Bank Austria AG		2006 – 2010
	Erste Bank of the Austrian Savings Banks AG Head of Corporate Credit Restructuring (B-2)		2011-2015
	Managing Director, EBB-Beteiligungen / EBB Delta Holding		2015 – 2022
	Erste Bank of the Austrian Savings Banks AG Head of Operational Risk Management Retail/Corporate, CCO		2016 – 2020
	Erste Group Bank AG & Erste Bank der oesterreichischen Sparkassen AG Head of Corporate Risk Management, CCO		2020 – 2023
	Member of the Management Board of Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H and Member of the Managing Board of RLB NÖ-Wien AG		Since 2023

Michael HÖLLERER			
Functions at Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H.:	Member of executive management, Chief Executive Officer		
Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR			
	Functions (commercial)	Counting towards the statutory limitation on the number of mandates pursuant to Sections 28a (5) (5) BWG and 5 (1) (9a) BWG	Functions (non-commercial)
Supervisory functions:	9	2	9
Management functions:	2	1	
Knowledge, skills and experience pursuant to Art. 435 (2) (b) CRR			
Education	Law, University of Vienna (Mag.)		
Experience	Head of Department, Financial Market Authority		2004 – 2006
	Head of the Managing Board Secretariat Raiffeisen Zentralbank Österreich AG		2006 – 2008
	Member of the Cabinet of the Vice-Chancellor Federal Ministry of Finance		2008 – 2012
	Secretary General Raiffeisen Zentralbank Österreich AG		2012 – 2015
	Member of the Managing Board Raiffeisen Zentralbank Österreich AG		2015 – 2017
	General Authorised Representative Raiffeisen Bank International AG		2017
	Member of the Managing Board Raiffeisen Bank Polska S.A.		2017 – 2018
	General Authorised Representative Raiffeisen Bank International AG		2018 – 2020
	Chief Financial Officer Raiffeisen Bank International AG		2020 – 2022
	Chief Executive Officer Raiffeisen-Holding NÖ-Wien reg.Gen.m.b.H., Chief Executive Officer RLB NÖ-Wien AG		Since 2022

Annex II – List of participations (§265 Abs. 2 UGB)

Fully consolidated companies

Entity, Registered office (country)			31/12/2025	31/12/2024	
	Subscribed capital	**Currency**	**Interest**	**Interest**	**Type**
RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung					
"ALMARA" Holding GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
"BROMIA" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	FI
"CUREON" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	---	OU
"HELANE" Beteiligungs GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
"LAREDO" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
"LOMBA" Beteiligungs GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
"RASKIA" Beteiligungs GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
"SEPTO" Beteiligungs GmbH, Wien (A)	36,000	EUR	100.00%	100.00%	FI
"URUBU" Holding GmbH, Wien (A)	73,000	EUR	100.00%	100.00%	OU
BLR-Baubeteiligungs GmbH, Vienna (A)	5,633,000	EUR	100.00%	100.00%	OU
Botrus Beteiligungs GmbH, Wien (A)	5,088,000	EUR	100.00%	100.00%	OU
DZR Immobilien und Beteiligungs GmbH, Wien (A)	1,817,000	EUR	100.00%	100.00%	FI
KURIER Beteiligungs-Aktiengesellschaft, Wien (A)	8,259,236	EUR	82.22%	82.22%	OU
Liegenschaftsbesitz Obere Donaustraße 91-95 GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
Medicur – Holding Gesellschaft m.b.H., Wien (A)	4,360,500	EUR	75.00%	75.00%	OU
Medicur Sendeanlagen GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
Printmedien Beteiligungsgesellschaft m.b.H., Wien (A)	727,000	EUR	100.00%	100.00%	OU
Raiffeisen Immobilien Bauträger GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
Raiffeisen Immobilien Treuhand GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
RAIFFEISEN IMMOBILIEN VERMITTLUNG GES.M.B.H., Vienna (A)	622,000	EUR	97.52%	97.52%	OU
Raiffeisen Vorsorge Wohnung GmbH, Wien (A)	100,000	EUR	100.00%	100.00%	OU
RAIFFEISEN-HOLDING NÖ-Wien Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
RH Finanzberatung und Treuhandverwaltung Gesellschaft m.b.H., Wien (A)	35,000	EUR	100.00%	100.00%	OU
RH Finanzbeteiligungs GmbH, Wien (A)	37,000	EUR	100.00%	100.00%	OU
RHG Holding GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
R19 Immobilien GmbH (previously: "Gravius" Beteiligungs GmbH), Vienna (A)	35,000	EUR	100.00%	100.00%	OU
St. Leopold Liegenschaftsverwaltungs- und Beteiligungsgesellschaft m.b.H., Wien (A)	73,000	EUR	100.00%	100.00%	OU
Zucker Invest GmbH, Vienna (A)	100,000	EUR	95.88%	95.88%	OU
Zucker-Beteiligungsgesellschaft m.b.H., Vienna (A)	320,718	EUR	68.61%	68.61%	OU
RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG, Vienna (A)	**219,789,200**	**EUR**	**100.00%**	**100.00%**	**CI**

"AKTUELL" Raiffeisen Versicherungs-Maklerdienst Gesellschaft m.b.H., Vienna (A)	73,000	EUR	100.00%	100.00%	OU
NAWARO ENERGIE Betrieb GmbH, Zwettl (A)	36,000	EUR	100.00%	100.00%	OU
NAWARO Beteiligungs GmbH (formerly "PRUBOS" Beteiligungs GmbH), Zwettl (A)	35,000	EUR	99.80%	99.80%	OU
Raiffeisen Liegenschafts- und Projektentwicklungs GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	OU
Raiffeisen Versicherungs- und Bauspar-Agentur GmbH, Vienna (A)	70,000	EUR	100.00%	100.00%	OU
RBE Raiffeisen Beratungs- und Entwicklungs GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	OU
RLB Businessconsulting GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	OU
RLB NÖ-Wien Sektorbeteiligungs GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	FI
Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H., Raaba (A)	50,000	EUR	100.00%	100.00%	OU
NÖM AG, Baden bei Wien (A)	7,558,638	EUR	63.05%	65.00%	OU
Frischlogistik und Handel GmbH, Baden bei Wien (A)	35,000	EUR	100.00%	100.00%	OU
Latteria NÖM s.r.l., Milan (I)	1,000,000	EUR	100.00%	100.00%	OU
Niederösterreichische Milch Holding GmbH, Wien (A)	30,602,254	EUR	100.00%	100.00%	OU
nöm Gast Lebensmittel GmbH (previously: Haas Lebensmittel GmbH), Vienna (A)	300,000	EUR	100.00%	100.00%	OU
Vorarlberg Milch GmbH, Feldkirch (A)	10,000	EUR	100.00%	---	OU
LEIPNIK-LUNDENBURGER INVEST Beteiligungs Aktiengesellschaft, Vienna (A)	32,624,283	EUR	50.05%	50.05%	OU
AURORA MÜHLEN GMBH, Hamburg (D)	103,000	EUR	100.00%	100.00%	OU
Automaty CZ s.r.o., Modrice (CZ)	300,000	CZK	---	100.00%	OU
cafe+co Delikomat Sp. z o.o., Bielsko-Biala (PL)	5,160,000	PLN	100.00%	100.00%	OU
cafe+co Deutschland GmbH, Wenzenbach (D)	813,600	EUR	100.00%	100.00%	OU
cafe+co Deutschland Beteiligungs-GmbH, Wenzenbach (D)	25,000	EUR	---	100.00%	OU
cafe+co International Holding GmbH, Vienna (A)	100,000	EUR	100.00%	100.00%	OU
cafe+co Ital – és Ételautomata Kft., Alsónémedi (H)	115,140,000	HUF	100.00%	97.00%	OU
café+co Österreich Automaten-Catering und Betriebsverpflegung Ges.m.b.H., Vienna (A)	730,000	EUR	100.00%	100.00%	OU
Castellmühle Krefeld GmbH, Hamburg (D)	25,000	EUR	100.00%	100.00%	OU
DELIKOMAT d.o.o., Belgrade (SRB)	10,447,933	RSD	100.00%	100.00%	OU
DELIKOMAT d.o.o., Marburg (SLO)	12,700	EUR	100.00%	100.00%	OU
Delikomat s.r.o., Modrice (CZ)	200,000	CZK	75.00%	75.00%	OU
Delikomat Slovensko spol. s r.o., Stupava (SK)	876,320	EUR	75.00%	75.00%	OU
GoodMills Bulgaria EOOD, Sofia (BG)	672,822	BGN	100.00%	100.00%	OU
GoodMills Česko s.r.o., Prague (CZ)	200,000,000	CZK	100.00%	100.00%	OU
GoodMills Deutschland GmbH, Hamburg (D)	54,501,798	EUR	100.00%	100.00%	OU
GoodMills Group GmbH, Vienna (A)	2,325,531	EUR	100.00%	100.00%	OU
GoodMills Innovation GmbH, Hamburg (D)	200,000	EUR	100.00%	100.00%	OU
GoodMills Magyarország Kft., Komárom (H)	2,776,000,000	HUF	99.99%	99.99%	OU
GoodMills Österreich GmbH, Schwechat (A)	363,364	EUR	100.00%	100.00%	OU
GoodMills Polska Sp. z o.o., Stradunia (PL)	112,131,500	PLN	100.00%	100.00%	OU
GoodMills Romania SRL, Pantelimon (RO)	65,000,100	RON	100.00%	100.00%	OU
Karl Vending GmbH & Co. KG, Rottenbach (D)	11,000	EUR	---	100.00%	OU

La Cultura del Caffe Gesellschaft m.b.H., Krems a. d. Donau (A)	36,000	EUR	100.00%	100.00%	OU
Marchfelder Zuckerfabriken Gesellschaft m.b.H., Vienna (A)	8,721,000	EUR	100.00%	100.00%	OU
Mia Coffee s.r.o., Liberec (CZ)	1,000	CZK	56.25%	---	OU
Müller's Mühle GmbH, Gelsenkirchen (D)	1,000,000	EUR	100.00%	100.00%	OU
Naber Kaffee Manufaktur GmbH, Vienna (A)	35,000	EUR	95.00%	95.00%	OU
Raiffeisen Agrar Holding GmbH, Vienna (A)	150,000	EUR	100.00%	100.00%	OU
VK Grundbesitz GmbH, Hamburg (D)	25,000	EUR	100.00%	100.00%	OU

"Type" key for the categorisation in accordance with CRR III:

CI Credit institution

FI Financial institution

OU Other undertaking – non-financial undertaking

Associates and joint ventures – accounted for using the equity method

Entity, Registered office (country)	Subscribed capital	Currency	31/12/2025 Interest	31/12/2024 Interest	Type
AGRANA Beteiligungs-Aktiengesellschaft, Vienna (A)	113,531,275	EUR	39.41%	39.41%	OU
BayWa AG, (LLI subgroup), Munich (D)	256,846,769	EUR	13.79%	11.66%	OU
Mavie Next GmbH, Vienna (A)	46,729	EUR	25.10%	---	OU
Österreichische Rundfunksender GmbH & Co KG, Vienna (A)	---	---	---	---	OU
Raiffeisen Bank International AG, (subgroup RLB AG), Vienna (A)	1,003,265,844	EUR	25.00%	25.00%	CI
Raiffeisen Informatik GmbH & Co KG, (subgroup RLB AG), Vienna (A)	---	---	---	---	FI
Rossauer Lände 3 Immobilienprojektentwicklung GmbH, Vienna (A)	35,000	EUR	50.00%	50.00%	OU
STRABAG SE, Villach (A)	118,221,982	EUR	15.73%	15.73%	OU
Südzucker AG, Mannheim/Ochsenfurt (D)	204,183,292	EUR	10.25%	10.25%	OU

* LLI holds a 40.99% interest in Raiffeisen Agrar Invest AG (RAIG) via Raiffeisen Agrar Holding GmbH and, in combination with contractually granted rights, is thereby able to exercise significant influence over this company and therefore to value it using the equity method. RAIG holds an interest of approx. 30.56% in BayWa AG. Consequently, LLI holds a calculated 12.53% interest in BayWa AG. In addition, Raiffeisen-Holding NÖ-Wien has held a 1.26% interest in BayWa AG via its subsidiary "LAREDO" Beteiligungs GmbH since 2024.

** Partnership, therefore no information on subscribed capital or investment (however, unchanged at 40.00%)

*** Partnership, therefore no information on subscribed capital or investment (however, unchanged at 47.35%)

"Type" key for the categorisation in accordance with CRR III:

CI Credit institution

FI Financial institution

OU Other undertaking – non-financial undertaking

Other affiliated companies not included in the consolidated financial statements due to immateriality (in accordance with Section 265 (2) Austrian Commercial Code)

Entity, Registered office (country)	Subscribed capital	Currency	31/12/2025 Interest	31/12/2024 Interest	Type
Raiffeisen-Holding NÖ-Wien					
"Arvius" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
"BENEFICIO" Holding GmbH, Wien (A)	36,336	EUR	100.00%	100.00%	OU
"BRUGEO" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
"CALADIA" Beteiligungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	FI
"CIRIUM" Beteiligungs GmbH (previously: Jelo GmbH), Vienna (A)	35,000	EUR	100.00%	100.00%	OU
"CLEMENTIA" Holding GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
"SCHWAGO" Beteiligungs GmbH, Vienna (A)	35,000	EUR	100.00%	---	OU
"SERET" Beteiligungs GmbH, Wien (A)	70,000	EUR	100.00%	100.00%	OU
"SOMOS" Beteiligungs GmbH Vienna (A)	35,000	EUR	100.00%	100.00%	FI
"TOJON" Beteiligungs GmbH, Wien (A)	70,000	EUR	75.00%	75.00%	FI
AV-Verlag Bankenbedarfsartikel GmbH Nfg. KG, Vienna (A)	72,673	EUR	100.00%	100.00%	OU
BENIGNITAS GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
Cadmos Verlag GmbH, Vienna (A)	51,129	EUR	100.00%	100.00%	OU
Das Agenturhaus Werbe und Marketing GmbH, München (D)	25,600	EUR	52.00%	52.00%	OU
Immonow Services GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
Optimal Präsent GmbH, Wien (A)	36,336	EUR	100.00%	100.00%	OU
Österreichischer Agrarverlag Druck und Verlags Gesellschaft m.b.H. Nfg. KG, Wien (A)	72,673	EUR	100.00%	100.00%	OU
PBS Immobilienprojektentwicklungs GmbH, Wien (A)	35,000	EUR	100.00%	100.00%	OU
Raiffeisen Energy Ventures GmbH (previously: "PANTHEON" Beteiligungs GmbH), Vienna (A)	35,000	EUR	100.00%	100.00%	OU
Raiffeisen Tradition & Innovation eGen, Vienna (A)	22,000	EUR	50.13%	66.90%	OU
RHU Beteiligungsverwaltung GmbH & Co OG, Vienna (A)	0	---	---	---	OU
RI-Bewertung Gmbh (previously: "Casius" Beteiligungs GmbH), Vienna (A)	35,000	EUR	100.00%	100.00%	FI
Techno-Park Tulln GmbH, Wiener Neudorf (A)	36,000	EUR	51.00%	51.00%	OU
Waldviertel Immobilien-Vermittlung GmbH, Zwettl (A)	35,000	EUR	100.00%	100.00%	OU
ZEG Immobilien- und Beteiligungs registrierte Genossenschaft mit beschränkter Haftung, Wien (A)	246,341	EUR	100.00%	100.00%	FI
Raiffeisenlandesbank NÖ-Wien subgroup					
"HELIX" Beteiligungs GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	OU
MODAL-Gesellschaft für betriebsorientierte Bildung und Management GmbH, Vienna (A)	400,000	EUR	75.00%	75.00%	OU
NAWARO Erneuerbare Energien GmbH, Zwettl (A)	35,000	EUR	100.00%	100.00%	OU
NÖ Raiffeisen Kommunalservice Holding GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	FI
Raiffeisen Wien Mezzaninkapital GmbH (previously: "AKEBIA" Beteiligungs GmbH), Vienna (A)	35,000	EUR	100.00%	100.00%	FI
RLB NÖ-Wien Leasingbeteiligungs GmbH, Vienna (A)	35,000	EUR	100.00%	100.00%	FI
TIONE Altbau-Entwicklung GmbH, Vienna (A)	37,000	EUR	100.00%	100.00%	OU
Teilkonzern LEIPNIK-LUNDENBURGER INVEST Beteiligungs Aktiengesellschaft					

Farina Marketing d.o.o., Ljubljana (SLO)	9,831	EUR	80.00%	80.00%	OU
GoodMills Innovation Polska Sp.z.o.o., Poznan (PL)	525,000	PLN	100.00%	100.00%	OU
Müfa Mehl und Backbedarf Handelsgesellschaft mbH, Hamburg (D)	205,000	EUR	100.00%	100.00%	OU
Neuß & Wilke GmbH, Gelsenkirchen (D)	26,000	EUR	100.00%	100.00%	OU
Rosenmühle GmbH, Hamburg (D)	25,000	EUR	100.00%	100.00%	OU
THE AUTHENTIC ETHNIC FOOD COMPANY GmbH, Gelsenkirchen (D)	26,000	EUR	100.00%	100.00%	OU

* Shareholder with unlimited liability

"Type" key for the categorisation in accordance with CRR III:

CI Credit institution

FI Financial institution

OU Other undertaking – non-financial undertaking

Other equity investments (in accordance with Section 265 (2) Austrian Commercial Code)

Associates and joint ventures not accounted for using the equity method due to immateriality

Entity, Registered office (country)	Subscribed capital	Currency	31/12/2025 Interest	31/12/2024 Interest	Type
Raiffeisen-Holding NÖ-Wien					
AMI Promarketing Agentur – Holding GmbH, St. Pölten (A)	37,000	EUR	49.00%	49.00%	OU
ÄrzteVerlag GmbH, Vienna (A)	36,336	EUR	50.00%	50.00%	OU
Diana Restaurants und Betriebsküchen Betriebs GmbH (in liquidation), Vienna (A)	73,000	EUR	25.00%	25.00%	OU
DIANA-BAD Errichtungs- und Betriebs GmbH, Vienna (A)	37,000	EUR	34.00%	34.00%	OU
Enlion Service GmbH, Stegersbach (A)	49,540	EUR	25.28%	---	OU
Falstaff Verlags-Gesellschaft m.b.H., Vienna (A)	601,336	EUR	25.10%	---	OU
hektar Media GmbH, Vienna (A)	65,908	EUR	25.10%	25.10%	OU
KNB Projektentwicklungs GmbH & Co KG, Vienna (A)	---	EUR	50.00%	---	OU
KURIER Zeitungsverlag und Druckerei Gesellschaft m.b.H., Vienna (A)	9,810,833	EUR	50.56%	50.56%	OU
Niederösterreich-Card GmbH, St. Pölten (A)	35,000	EUR	26.00%	26.00%	OU
Niederösterreichisches Pressehaus Druck- und Verlagsgesellschaft m.b.H., St. Pölten (A)	35,000	EUR	20.00%	20.00%	OU
Opinion Leaders Network GmbH, Vienna (A)	35,000	EUR	25.10%	25.10%	OU
Österreichische Rundfunksender GmbH, Vienna (A)	100,000	EUR	40.00%	40.00%	OU
Raiffeisen Continuum Management GmbH, Vienna (A)	100,000	EUR	47.50%	47.50%	FI
river vindobona immobilien GmbH, Vienna (A)	10,000	EUR	50.00%	---	OU
S + B Gamma Immobilienentwicklung GmbH, Vienna (A)	70,000	EUR	50.00%	50.00%	OU
Wayne Financial Media GmbH, Vienna (A)	35,000	EUR	25.00%	25.00%	OU
Business Park Schrems GmbH, St. Pölten (A)	36,000	EUR	45.00%	45.00%	OU
Raiffeisenlandesbank NÖ-Wien subgroup					
Beta Pura, Vienna (A)	35,000	EUR	50.00%	50.00%	OU
Central Danube Region Marketing & Development GmbH, Vienna (A)	200,000	EUR	50.00%	50.00%	OU
ecoplus International GmbH, Vienna (A)	35,000	EUR	30.00%	30.00%	OU
NÖ Bürgschaften und Beteiligungen GmbH, Vienna (A)	5,316,414	EUR	20.14%	20.14%	FI
NÖ Raiffeisen Kommunalprojekte Service Gesellschaft m.b.H., Vienna (A)	50,000	EUR	74.00%	74.00%	FI
Raiffeisen Digital GmbH, Vienna (A)	75,000	EUR	25.50%	25.50%	FI
Raiffeisen e-service GmbH, Vienna (A)	35,000	EUR	25.50%	25.50%	OU
Raiffeisen Informatik Geschäftsführungs GmbH, Vienna (A)	70,000	EUR	47.35%	47.35%	FI
Raiffeisen Tradition & Innovation eGen, Vienna (A)	22,000	EUR	24.81%	33.33%	OU
Raiffeisen Software GmbH, Linz (A)	150,000	EUR	25.50%	25.50%	FI
Raiffeisen-Leasing Managment GmbH, Vienna (A)	300,000	EUR	21.56%	21.56%	FI
Raiffeisen-Leasing Österreich GmbH, Vienna (A)	100,000	EUR	21.34%	21.34%	FI
RSC Raiffeisen Service Center GmbH, Vienna (A)	2,000,000	EUR	46.00%	46.00%	FI

"Type" key for the categorisation in accordance with CRR III:

CI Credit institution

FI Financial institution

OU Other undertaking – non-financial undertaking

Annex III – Main features and terms of capital instruments

The following tables show the main features of the capital instruments in accordance with Art. 437(b) CRR.

The full terms and conditions of the capital instruments are published in a separate link on the www.raiffeisenholding.com website due to their scope.

	Credit institution group basis	**Shares**
1	Issuer	Raiffeisen-Holding NÖ-Wien
2	Standardised identifier	N/A
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Common equity Tier 1 capital
5	CRR rules after the transition period	Common equity Tier 1 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Co-operative shares
8	Amount eligible for regulatory own funds (credit institution group)	96,391,755
9	Nominal value of the instrument	96,391,755
9a	Issue price	96,391,755
9b	Redemption price	N/A
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Variable
18	Nominal coupon and any reference index	AGM resolution
19	Existence of a dividend stopper	Yes
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Entirely discretionary
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Entirely discretionary
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	N/A
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

	Credit institution group basis	**RLB AG shares**
1	Issuer	RLB NÖ-Wien
2	Standardised identifier	N/A
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Common equity Tier 1 capital
5	CRR rules after the transition period	Common equity Tier 1 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Ordinary shares
8	Amount eligible for regulatory own funds (credit institution group)	0
9	Nominal value of the instrument	219,789,200
9a	Issue price	776,638,577
9b	Redemption price	N/A
10	Accounting classification	Share capital
11	Original issue date	N/A
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Variable
18	Nominal coupon and any reference index	AGM resolution
19	Existence of a dividend stopper	Yes
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Entirely discretionary
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Entirely discretionary
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	N/A
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

	Credit institution group basis	**Participation certificates (CET 1 instruments)**
1	Issuer	Raiffeisen-Holding NÖ-Wien
2	Standardised identifier	ISIN QOXDBA030299
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Common equity Tier 1 capital
5	CRR rules after the transition period	Common equity Tier 1 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Participation capital
8	Amount eligible for regulatory own funds (credit institution group)	935,680,214
9	Nominal value of the instrument	28,243,000
9a	Issue price	938,194,217
9b	Redemption price	N/A
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	2002, 2005, 2008, 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Variable
18	Nominal coupon and any reference index	AGM resolution
19	Existence of a dividend stopper	Yes
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Entirely discretionary
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Entirely discretionary
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	N/A
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

	Credit institution group basis	**AT1 UNIQA**
1	Issuer	Raiffeisen-Holding NÖ-Wien
2	Standardised identifier	AT0000A2UU86
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Additional core capital after deductions
5	CRR rules after the transition period	Additional core capital after deductions
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Additional Tier 1 capital instruments
8	Amount eligible for regulatory own funds (credit institution group)	95,000,000
9	Nominal value of the instrument	95,000,000
9a	Issue price	95,000,000
9b	Redemption price	95,000,000
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	23/12/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	For the first time on 23/12/2026, at the nominal amount plus accrued distribution amounts
16	Subsequent redemption dates, if applicable	For the first time on 23/12/2026, thereafter annually on the distribution date, at the nominal amount plus accrued distribution amounts
17	Fixed or variable dividend/coupon payments	Reset distribution
18	Nominal coupon and any reference index	5.377% from 23/12/2021 up to and including 22/12/2026; thereafter reset every 5 years: 5-year swap + 5.50 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Entirely discretionary
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Entirely discretionary
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	Yes
31	In the event of a write-down: write-down trigger	Decrease in Common Equity Tier 1 ratios (solo and CRR group of credit institution group) below 5.125%

32	In the event of a write-down: in full or in part	in part – until restoration of the Common Equity Tier 1 ratios (solo, CRR credit institution group) of 5.125%
33	In the event of a write-down: permanent or temporary	Temporary
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	Senior to Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

	Credit institution group basis	T2 Südzucker
1	Issuer	Raiffeisen-Holding NÖ-Wien
2	Standardised identifier	AT0000A2N480
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Tier 2 capital
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds (credit institution group)	75,000,000
9	Nominal value of the instrument	75,000,000
9a	Issue price	75,000,000
9b	Redemption price	75,000,000
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	24/02/2021
12	Perpetual or dated	Dated
13	Original maturity date	24/02/2031
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 24/02/2026, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	3.368% from 24/02/2021 up to and including 23/02/2026, for the second term period: 5-year swap plus 3.70 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	Senior to Common Equity Tier 1 and Additional Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

	Credit institution group basis	T2 Vienna Airport
1	Issuer	Raiffeisen-Holding NÖ-Wien
2	Standardised identifier	AT0000A2YQ39
3	Law applicable to the instrument	Austrian law
4	CRR transition rules	Tier 2 capital
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds (credit institution group)	20,000,000
9	Nominal value of the instrument	20,000,000
9a	Issue price	20,000,000
9b	Redemption price	20,000,000
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	12/07/2022
12	Perpetual or dated	Dated
13	Original maturity date	12/07/2032
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 12/07/2027, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	5.39% from 12/07/2022 up to and incl. 11/07/2027, for the second term period: 5-year swap +3.70 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	Non-cumulative
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation	Senior to Common Equity Tier 1 and Additional Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B077904
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	830,668
9	Nominal value of the instrument	18,789,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	01/07/2014
12	Perpetual or dated	Dated
13	Original maturity date	01/07/2026
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.00%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	No
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	N/A
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	N/A
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B078316
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	513,957
9	Nominal value of the instrument	7,706,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	30/09/2016
12	Perpetual or dated	Dated
13	Original maturity date	30/09/2026
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.00%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	No
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	N/A
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	N/A
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B078795
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	0
9	Nominal value of the instrument	76,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	21/12/2022
12	Perpetual or dated	Dated
13	Original maturity date	21/12/2032
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 21/12/2027, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	7.422% from 21/12/2022 up to and including 20/12/2027, for the second term period 5-year swap plus 4.50 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B078803
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Additional core capital after deductions
5	CRR rules after the transition period	Additional core capital after deductions
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and partially consolidated
7	Instrument type	Additional Tier 1 capital instruments
8	Amount eligible for regulatory own funds	0
9	Nominal value of the instrument	76,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	21/12/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	For the first time on 21/12/2027, at the nominal amount plus accrued distribution amounts
16	Subsequent redemption dates, if applicable	For the first time on 21/12/2027, thereafter annually on the distribution date, at the nominal amount plus accrued distribution amounts
17	Fixed or variable dividend/coupon payments	Fixed to fixed reset distribution
18	Nominal coupon and any reference index	10.672% from 21/12/2022 up to and including 20/12/2027 thereafter redefinition for 5 years in each case, 5-year swap plus 7.75% points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Entirely discretionary
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Entirely discretionary
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	Yes

31	In the event of a write-down: write-down trigger	Decrease in the Common Equity Tier 1 ratio (RLB solo level) below 5.125%
32	In the event of a write-down: in full or in part	In full or in part – until restoration of the Common Equity Tier 1 ratio (RLB solo level) of 5.125%
33	In the event of a write-down: permanent or temporary	Temporary
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B078985
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	6,814,329
9	Nominal value of the instrument	15,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	26/07/2024
12	Perpetual or dated	Dated
13	Original maturity date	26/07/2032
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.00%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B079041
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	6,640,546
9	Nominal value of the instrument	15,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	15/11/2024
12	Perpetual or dated	Dated
13	Original maturity date	15/11/2032
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	4.60%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B079132
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	7,316,930
9	Nominal value of the instrument	17,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	18/02/2025
12	Perpetual or dated	Dated
13	Original maturity date	18/02/2037
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 18/02/2032, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.59%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	XS3040593975
3	Law applicable to the instrument	German law/for the status clause: Austrian law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	110,845,517
9	Nominal value of the instrument	250,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	02/04/2025
12	Perpetual or dated	Dated
13	Original maturity date	02/04/2036
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 02/04/2031, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	5.250% from 02/04/2025 up to and including 01/04/2031, for the second term period 5-year swap plus 2.75 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B079231
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	1,338,745
9	Nominal value of the instrument	3,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	13/06/2025
12	Perpetual or dated	Dated
13	Original maturity date	13/09/2035
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Once on 13/09/2030, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	4.92% from 13/06/2025 up to and including 12/09/2030, for the second term period 5-year swap plus 2.75 percentage points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	XS3209509705
3	Law applicable to the instrument	German law/for the status clause: Austrian law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	21,914,795
9	Nominal value of the instrument	50,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	23/10/2025
12	Perpetual or dated	Dated
13	Original maturity date	23/01/2036
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	Yes
15	Optional redemption date, conditional redemption dates and redemption amount	Any business day from (and including) 23/10/2030 to (and including) 23/01/2031, at nominal value plus accrued interest
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed-to-fixed
18	Nominal coupon and any reference index	4.500% from 23/10/2025 up to and including 22/01/2031, for the second term period 5-year swap plus 2.30% points
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B079330
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	1,724,582
9	Nominal value of the instrument	15,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	24/10/2025
12	Perpetual or dated	Dated
13	Original maturity date	24/10/2033
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	4.05%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	AT000B079348
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated bond
8	Amount eligible for regulatory own funds	1,773,616
9	Nominal value of the instrument	15,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	24/10/2025
12	Perpetual or dated	Dated
13	Original maturity date	24/10/2033
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	4.10%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	No
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	No
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	SSD Ref. No. 13390 (13875)
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated promissory note loan
8	Amount eligible for regulatory own funds	91,755
9	Nominal value of the instrument	10,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	05/06/2013
12	Perpetual or dated	Dated
13	Original maturity date	05/02/2026
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	4.80%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	No
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	N/A
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	N/A
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	SSD Ref. No. 15655
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated promissory note loan
8	Amount eligible for regulatory own funds	8,870,629
9	Nominal value of the instrument	20,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	02/09/2013
12	Perpetual or dated	Dated
13	Original maturity date	02/09/2033
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.30%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	No
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	N/A
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	N/A
37	If applicable, name any non-compliant features	N/A

1	Issuer	RLB NÖ-Wien
2	Standardised identifier	SSD Ref. Nr.16044 (16038)
3	Law applicable to the instrument	Austrian Law
4	CRR transition rules	Tier 2 capital (T2)
5	CRR rules after the transition period	Tier 2 capital
6	Eligible at the solo/consolidated or both solo and consolidated level	Solo and (partially) consolidated
7	Instrument type	Subordinated promissory note loan
8	Amount eligible for regulatory own funds	1,674,790
9	Nominal value of the instrument	5,000,000
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Liabilities – amortised cost value
11	Original issue date	05/09/2013
12	Perpetual or dated	Dated
13	Original maturity date	05/09/2029
14	Can be cancelled by the issuer with the prior consent of the supervisory authority	No
15	Optional redemption date, conditional redemption dates and redemption amount	N/A
16	Subsequent redemption dates, if applicable	N/A
17	Fixed or variable dividend/coupon payments	Fixed
18	Nominal coupon and any reference index	5.50%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (temporary)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in respect of the amount)	Mandatory
21	Existence of a step-up clause or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	No
24	If convertible: trigger for the conversion	N/A
25	If convertible: in whole or in part	N/A
26	If convertible: conversion rate	N/A
27	If convertible: is conversion mandatory or optional	N/A
28	If convertible: type of instrument it is to be converted to	N/A
29	If convertible: issuer of the instrument into which it is converted	N/A
30	Write-down features	N/A
31	In the event of a write-down: write-down trigger	N/A
32	In the event of a write-down: in full or in part	N/A
33	In the event of a write-down: permanent or temporary	N/A
34	In the event of a temporary write-down: write-up mechanism	N/A
35	Position in the hierarchy of subordination in the event of liquidation (specify the higher-ranking instrument)	Senior to Additional Tier 1 and Common Equity Tier 1
36	Non-compliant features of the converted instruments	N/A
37	If applicable, name any non-compliant features	N/A