# Bank Austria Group Disclosure (Pillar III) as at 30 June 2026

Bank Austria

Member of UniCredit

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**Notes**
In this report, “Bank Austria” and “the Bank Austria Group” refer to the Group. To the extent that information relates to the parent company, “UniCredit Bank Austria AG” is used.

In adding up rounded figures and calculating the percentage rates of changes, slight differences may result compared with totals and rates arrived at by adding up component figures which have not been rounded off.

**Explanatory notes on figures/tables:**
- a dash ("-") means exactly zero,
- a zero means that this value in the respective numerical unit (e.g. in € million) rounded to a zero.

# Disclosure of own funds

## Disclosure of own funds (Article 437 CRR in combination with Article 492 CRR)

The calculation of own funds, capital ratios and capital requirements is based on the regulatory framework known as “Basel 4”, adopted as a result of the Regulation (EU) 575/2013 on prudential requirements for credit institutions and investment firms (Capital Requirements Regulation - CRR) and subsequent updates, and in the Directive (EU) 2013/36 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (Capital Requirements Directive - CRD) and subsequent updates, also according to their adoption by Austrian laws.

The regulation stipulates the following breakdown of Total Own Funds (Total Capital):
- Tier 1 Capital (T1), consisting of Common Equity Tier 1 Capital (CET1) and Additional Tier 1 Capital (AT1);
- Tier 2 Capital (T2)

It is worth mentioning that in the update to the Regulation (EU) 575/2013 transposed in the Regulation (EU) 876/2019 (CRR2), the main impacts on Own Funds calculation, applicable starting from 30 June 2019, derive from the modification to the computability rules of the Additional Tier 1 and Tier 2 instruments. In particular, considering the new conditions provisioned by the CRR2 articles 52 and 63, an additional grandfathering framework has been introduced to the instruments issued before 27 June 2019 and valid until 28 June 2025 for those instruments that do not comply with the new computability conditions presented (ref. CRR2 article 494b): such grandfathering framework is in addition to the one provisioned by CRR articles 484 - 491.

The changes to EU Regulation No. 575/2013 “Basel 4” were published in the Official Journal of the EU on 19 June 2024, came into force on 9 July 2024 and apply since 1 January 2025.

The following document is published separately on a yearly basis on the Bank Austria website:
EU CCA - Main features of regulatory Own Funds instruments.

# Disclosure of own funds

## EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements of Bank Austria Group as at 30 June 2026

In this section of the Bank Austria group disclosure, the prudential scope of consolidation is reported.

The scope of consolidation is determined according to the prudential regulations and differs from the scope of the Consolidated Financial Statements, determined under IFRS/IAS and published.

The relationships between the following templates EU CC2 and EU CC1 are shown in the respective reference columns. Additional reconciliation information can be obtained from the "Reconciliation tables EU CC2 - EU CC1" shown between both tables.

### EU CC2 - Reconciliation of regulatory Own Funds to balance sheet in the audited financial statements

(€ million)

| | | a | b | | | | c | |
|---|---|---|---|---|---|---|---|---|
| | | ACCOUNTING FIGURES (*) | | AMOUNTS RELEVANT FOR OWN FUNDS PURPOSES (**) | | | | |
| | DESCRIPTION | ACCOUNTING PERIMETER | REGULATORY PERIMETER | COMMON EQUITY TIER 1 (CET1) | ADDITIONAL TIER 1 (AT1) | TIER 2 (T2) | REF. TO ROW IN TEMPLATE EU CC1 | NOTES (***) |
| | **Assets - Breakdown by asset classes according to the balance sheet in the published financial statements** | | | | | | | |
| 1 | Cash and cash balances | 5,442 | 5,442 | - | - | - | - | - |
| 2 | Financial assets at fair value through profit or loss | 1,752 | 1,752 | 1 | - | 13 | - | *Table G* |
| 3 | *a) Financial assets held for trading* | *1,172* | *1,172* | *1* | - | - | - | *Table G* |
| 4 | *b) Financial assets designated at fair value* | *163* | *163* | - | - | - | - | - |
| 5 | *c) Financial assets mandatorily at fair value* | *417* | *417* | - | - | *13* | - | *Table G* |
| 6 | Financial assets at fair value through other comprehensive income | 17,265 | 17,265 | 168 | - | - | - | *Table G* |
| 7 | Financial assets at amortised cost | 81,625 | 81,625 | - | - | 230 | - | *Table G* |
| 8 | *a) loans and advances to banks* | *12,621* | *12,621* | - | - | *230* | *55* | *Table G* |
| 9 | *b) loans and advances to customers* | *69,004* | *69,004* | - | - | - | *55* | *Table G* |
| 10 | Hedging derivatives | 2,173 | 2,173 | - | - | - | - | *Table G* |
| 11 | Changes in fair value of portfolio hedged items | (1,177) | (1,177) | - | - | - | - | *Table G* |
| 12 | Equity investments | 3,584 | 3,584 | 3,078 | - | - | *8 and 19 and 23* | *Table G* |
| 13 | Property plant and equipment | 692 | 692 | - | - | - | - | - |
| 14 | Intangible assets | 8 | 8 | - | - | - | *8* | - |
| 15 | *of which: other intangible assets* | *8* | *8* | - | - | - | - | *Table F* |
| 16 | Tax assets | 210 | 210 | - | - | - | - | - |
| 17 | *a) current* | *21* | *21* | - | - | - | - | - |
| 18 | *b) deferred* | *189* | *189* | - | - | - | *10 and 25* | *Table E* |
| 19 | Non current assets and disposal groups classified as held for sale | - | - | - | - | - | - | - |
| 20 | Other assets | 249 | 249 | - | - | - | - | - |
| | **TOTAL ASSETS** | **111,824** | **111,824** | **-** | **-** | **-** | **-** | **-** |

# Disclosure of own funds

continued: EU CC2 - Reconciliation of Regulatory Own Funds to the balance sheet in the audited financial statements

(€ million)

| | | a | b | | | | c | |
|---|---|---|---|---|---|---|---|---|
| | | ACCOUNTING FIGURES (*) | | AMOUNTS RELEVANT FOR OWN FUNDS PURPOSES (**) | | | | |
| | DESCRIPTION | ACCOUNTING PERIMETER | REGULATORY PERIMETER | COMMON EQUITY TIER 1 (CET1) | ADDITIONAL TIER 1 (AT1) | TIER 2 (T2) | REF. TO ROW IN TEMPLATE EU CC1 | NOTES (***) |
| | **Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements** | | | | | | | |
| | **TOTAL LIABILITIES** | **101,000** | ***101,000*** | **-** | **-** | **-** | **-** | **-** |
| 21 | Financial liabilities at amortised cost | 94,661 | *94,661* | - | - | - | - | - |
| 22 | a) deposits from banks | 11,410 | *11,410* | - | - | - | - | - |
| 23 | *of which: deposits from banks - Subordinated* | - | - | - | - | - | - | - |
| 24 | b) deposits from customers | *69,656* | *69,656* | - | - | - | - | - |
| 25 | *of which: deposits from customers - Subordinated* | *27* | *27* | - | - | - | *46 and 48* | *Table I* |
| 26 | c) debt securities in issue | 13,596 | 13,596 | - | - | - | - | - |
| 27 | *of which: subordinated liabilities* | *4,204* | *4,204* | - | - | - | *47* | *Table I* |
| 28 | Financial liabilities held for trading | *1,229* | *1,229* | - | - | - | - | - |
| 29 | Financial liabilities designated at fair value | *10* | *10* | - | - | - | - | - |
| 30 | Hedging derivatives | *1,953* | *1,953* | - | - | - | - | - |
| 31 | Value adjustment of hedged financial liabilities | *(829)* | *(829)* | - | - | - | - | - |
| 32 | Tax liabilities | *236* | *236* | - | - | - | - | - |
| 33 | *a) current* | *210* | *210* | - | - | - | - | - |
| 34 | *b) deferred* | *27* | *27* | - | - | - | - | *Table E* |
| 35 | Liabilities associated with assets classified as held for sale | - | - | - | - | - | - | *Table I* |
| 36 | Other liabilities | *661* | *661* | - | - | - | - | - |
| 37 | Provision for employee severance pay | - | - | - | - | - | - | - |
| 38 | Provisions for risks and charges | *3,078* | *3,078* | - | - | - | - | - |
| 39 | *a) commitments and guarantees given* | *207* | *207* | - | - | - | *27a* | - |
| 40 | *b) post-retirement benefit obligations* | *2,605* | *2,605* | - | - | - | - | - |
| 41 | *c) other provisions for risks and charges* | *267* | *267* | - | - | - | *27a* | - |
| | **EQUITY** | ***10,812*** | ***10,812*** | **-** | **-** | **-** | **-** | **-** |
| 42 | Valuation reserves | *(1,911)* | *(1,911)* | - | - | - | *3* | *Table C* |
| 43 | *of which: not eligible cash flow hedges* | *(8)* | *(8)* | - | - | - | *11* | *Table C* |
| 44 | Equity instruments | *600* | *600* | - | - | - | *30* | *Table A* |
| 45 | Reserves | *5,573* | *5,573* | - | - | - | - | - |
| 46 | *Retained earnings* | *2,963* | *2,963* | - | - | - | *2* | *Table B* |
| 47 | *Other reserves* | *2,611* | *2,611* | - | - | - | *3* | *Table C* |
| 48 | Share premium | *4,135* | *4,135* | - | - | - | *1* | *Table A* |
| 49 | Share capital | *1,681* | *1,681* | - | - | - | *1* | *Table A* |
| 50 | Treasury shares | - | - | - | - | - | *5 and 34* | *Table D* |
| 51 | Minority shareholders' equity (+/-) | *12* | *12* | - | - | - | *5 and 34* | *Table D* |
| 52 | Profit (Loss) of the year (+/-) | *733* | *733* | - | - | - | *2* | *Table B* |
| | **TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** | **111,824** | **111,824** | **-** | **-** | **-** | **-** | **-** |

# Disclosure of own funds

## EU CC1 - Composition of regulatory own funds

### EU CC1 - Composition of regulatory Own Funds

(€ million)

| | | a | | b | c |
|---|---|---|---|---|---|
| DESCRIPTION | | AMOUNTS AS AT 30.06.2026 | AMOUNTS AS AT 31.12.2025 | REF. ROW IN TEMPLATE EU CC2 | REFERENCE TO RECONCILIATION TABLES EU CC2 - EU CC1 |
| **Common Equity Tier 1 (CET1) capital: instruments and reserves.** | | | | | |
| 1 | Capital instruments and the related share premium accounts | 5,816 | 5,818 | 48 to 50 | Tab A |
| | *of which: Ordinary shares* | *1,681* | *1,681* | *49* | *Tab A* |
| 2 | Retained earnings | 2,963 | 3,373 | 46 | Tab B |
| 3 | Accumulated other comprehensive income (and other reserves) | 700 | 302 | 42 and 47 | Tab C |
| EU-3a | Funds for general banking risk | - | - | | |
| 4 | Amount of qualifying items referred to in article 484 (3) CRR and the related share premium accounts subject to phase out from CET1 | - | - | | |
| 5 | Minority interests (amount allowed in consolidated CET1) | - | - | 51 | Tab D |
| EU-5a | Independently reviewed interim profits net of any foreseeable charge or dividend | - | - | 52 | Tab B |
| **6** | **Common Equity Tier 1 (CET1) capital before regulatory adjustments** | **9,478** | **9,493** | | |
| **Common Equity Tier 1 (CET1) capital: regulatory adjustments** | | | | | |
| 7 | Additional value adjustments (negative amount) | (24) | (27) | | Tab J |
| 8 | Intangible assets (net of related tax liability) (negative amount) | (79) | (52) | 14 and 15 | Tab F and Tab J |
| 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) | (2) | (1) | 18 | Tab E and Tab J |
| 11 | Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value | 8 | 9 | 43 | Tab C and Tab J |
| 12 | Negative amounts resulting from the calculation of expected loss amounts | - | - | | Tab J |
| 13 | Any increase in equity that results from securitised assets (negative amount) | - | - | | |
| 14 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing | (0) | 0 | | Tab J |
| 15 | Defined-benefit pension fund assets (negative amount) | - | - | | |
| 16 | Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount) | - | - | | |
| 17 | Direct, indirect and synthetic holdings of the CET1 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) | - | - | | |
| 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) | - | - | | |
| 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) | (2,249) | (2,242) | 3 to 6 and 12 | Tab G and Tab J |
| 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 | (1) | (2) | | |
| EU-20b | *of which: qualifying holdings outside the financial sector (negative amount)* | - | - | | |
| EU-20c | *of which: securitisation positions (negative amount)* | *(1)* | *(2)* | | |
| 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) | - | - | | |
| 22 | Amount exceeding the 17.65% threshold (negative amount) | (81) | (74) | | |
| 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* | *(67)* | *(62)* | *3 to 6 and 12* | *Tab G and Tab J* |
| 24 | Not applicable | | | | |
| 25 | *of which: deferred tax assets arising from temporary differences* | *(14)* | *(13)* | *18* | *Tab H and Tab J* |
| EU-25a | Losses for the current financial year (negative amount) | - | - | | |
| 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) | - | - | | |
| 26 | Not applicable | | | | |
| 27 | Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount) | - | - | | |
| 27a | Other regulatory adjustments | (76) | (68) | 39 and 41 | Tab J |
| **28** | **Total regulatory adjustments to Common Equity Tier 1 (CET1)** | **(2,505)** | **(2,457)** | | |
| **29** | **Common Equity Tier 1 (CET1) capital** | **6,974** | **7,036** | | |

# Disclosure of own funds

continued: EU CC1 - Composition of regulatory Own Funds

(€ million)

| | | a | | b | c |
|---|---|---|---|---|---|
| DESCRIPTION | | AMOUNTS AS AT 30.06.2026 | AMOUNTS AS AT 31.12.2025 | REF. ROW IN TEMPLATE EU CC2 | REFERENCE TO RECONCILIATION TABLES EU CC2 - EU CC1 |
| **Additional Tier 1 (AT1) capital: instruments** | | | | | |
| 30 | Capital instruments and the related share premium accounts | 600 | 600 | 44 | Tab A |
| 31 | *of which: classified as equity under applicable accounting standards* | *600* | *600* | *44* | *Tab A* |
| 32 | *of which: classified as liabilities under applicable accounting standards* | - | - | | |
| 33 | Amount of qualifying items referred to in article 484(4) CRR and the related share premium accounts subject to phase out from AT1 | - | - | | |
| EU-33a | Amount of qualifying items referred to in article 494a(1) CRR subject to phase out from AT1 | - | - | | |
| EU-33b | Amount of qualifying items referred to in article 494b(1) CRR subject to phase out from AT1 | - | - | | |
| 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 | - | - | 51 | Tab D |
| 35 | *of which: instruments issued by subsidiaries subject to phase out* | - | - | | |
| **36** | **Additional Tier 1 (AT1) capital before regulatory adjustments** | **600** | **600** | | |
| **Additional Tier 1 (AT1) capital: regulatory adjustments** | | | | | |
| 37 | Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount) | - | - | | |
| 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) | - | - | | |
| 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) | - | - | | |
| 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) | - | - | | |
| 41 | Not applicable | | | | |
| 42 | Qualifying T2 deductions that exceed the T2 items of the institution (negative amount) | - | - | | |
| 42a | Other regulatory adjustments to AT1 capital | - | - | | |
| **43** | **Total regulatory adjustments to Additional Tier 1 (AT1) capital** | **-** | **-** | | |
| **44** | **Additional Tier 1 (AT1) capital** | **600** | **600** | | |
| **45** | **Tier 1 capital (T1 = CET1 + AT1)** | **7,574** | **7,636** | | |
| **Tier 2 (T2) capital: instruments** | | | | | |
| 46 | Capital instruments and the related share premium accounts | 600 | 599 | 23 and 25 and 27 | Tab I |
| 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 | - | - | 23 and 25 and 27 | Tab I |
| EU-47a | Amount of qualifying items referred to in article 494a(2) CRR subject to phase out from T2 | - | - | | |
| EU-47b | Amount of qualifying items referred to in article 494b(2) CRR subject to phase out from T2 | - | - | | |
| 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 | - | - | 23 and 25 and 27 | Tab D |
| 49 | *of which: instruments issued by subsidiaries subject to phase out* | - | - | | |
| 50 | Credit risk adjustments | 131 | 133 | 39 and 41 | |
| **51** | **Tier 2 (T2) capital before regulatory adjustments** | **731** | **731** | | |
| **Tier 2 (T2) capital: regulatory adjustments** | | | | | |
| 52 | Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount) | - | - | | Tab I |
| 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) | - | - | | |
| 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) | - | - | | |
| 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) | (0) | 3 to 6 and 8 and 9 | Tab G |
| 56 | Not applicable | | | | |
| EU-56a | Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount) | - | - | | |
| EU-56b | Other regulatory adjustments to T2 capital | - | - | | |
| **57** | **Total regulatory adjustments to Tier 2 (T2) capital** | **(0)** | **(0)** | | |
| **58** | **Tier 2 (T2) capital** | **731** | **731** | | |
| **59** | **Total capital (TC = T1 + T2)** | **8,305** | **8,367** | | |
| **60** | **Total Risk exposure amount** | **33,876** | **34,094** | | |

# Disclosure of own funds

continued: EU CC1 - Composition of regulatory Own Funds

(€ million)

| DESCRIPTION | | a AMOUNTS AS AT 30.06.2026 | AMOUNTS AS AT 31.12.2025 | b REF. ROW IN TEMPLATE EU CC2 | c REFERENCE TO RECONCILIATION TABLES EU CC2 - EU CC1 |
|---|---|---|---|---|---|
| **Capital ratios and requirements including buffers** | | | | | |
| 61 | Common Equity Tier 1 capital | 20.6% | 20.6% | | |
| 62 | Tier 1 capital | 22.4% | 22.4% | | |
| 63 | Total capital | 24.5% | 24.5% | | |
| 64 | Institution CET1 overall capital requirements | 10.5% | 10.5% | | |
| 65 | *of which: capital conservation buffer requirement* | *2.5%* | *2.5%* | | |
| 66 | *of which: countercyclical capital buffer requirement* | *0.2%* | *0.1%* | | |
| 67 | *of which: systemic risk buffer requirement* | *0.6%* | *0.6%* | | |
| EU-67a | *of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement* | *1.8%* | *1.8%* | | |
| EU-67b | *of which: additional own funds requirements to address the risks other than the risk of excessive leverage* | *1.0%* | *1.0%* | | |
| **68** | **Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements** | **14.8%** | **14.8%** | | |
| **National minima (if different from Basel III)** | | | | | |
| 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) | 310 | 264 | | |
| 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) | 864 | 874 | | |
| 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) | 183 | 182 | | |
| **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) | - | - | | |
| 77 | Cap on inclusion of credit risk adjustments in T2 under standardised approach | 72 | 67 | | |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | 158 | 334 | | |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach | 131 | 133 | | |
| **Capital instruments subject to phase-out arrangements (only applicable between 1 January 2014 and 1 January 2022)** | | | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | - | - | | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | - | - | | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | - | - | | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | - | - | | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | - | - | | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | - | - | | |

## 1. Common Equity Tier 1 Capital - CET1

Common Equity Tier 1 Capital mainly includes the following elements:

- **Main Common Equity Tier 1 Capital items**, recognised as Common Equity Tier 1 only where they are available to the institution for unrestricted and immediate use to cover risks or losses as soon as these occur: (I) capital instruments, provided the conditions laid down in CRR article 28 or, where applicable, article 29 are met; (II) share premium accounts related to the instruments referred to in point (I); (III) retained earnings; (IV) accumulated other comprehensive income; (V) other reserves; Common Equity Tier 1 Capital items also include minority interests for the computable amount recognised by the CRR;
- **Prudential filters of Common Equity Tier 1 Capital:** (I) filter related to increase in equity under the applicable accounting framework that results from securitized assets; (II) filter related to the fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value; (III) filter related to gains or losses on liabilities of the institution that are valued at fair value that result from changes in the own credit standing of the institution; (IV) filter related to all fair value gains and losses arising from the institution's own credit risk related to derivative liabilities; (V) filter related to additional value adjustments (prudent valuation);

# Disclosure of own funds

- **Deductions from Common Equity Tier 1 items:** (I) intangible assets; (II) deferred tax assets (DTA) that rely on future profitability and do not arise from temporary differences; (III) negative amounts resulting from the calculation of expected loss amounts when compared with credit risk adjustments (shortfall) for those positions evaluated according to IRB methods; (IV) defined benefit pension fund assets on the balance sheet of the institution; (V) direct, indirect and synthetic holdings by an institution of own Common Equity Tier 1 instruments, including own Common Equity Tier 1 instruments that an institution is to purchase under an actual or contingent obligation by virtue of an existing contractual obligation; (VI) exposures deducted from CET1 as an alternative to the application of 1,250% risk weight; (VII) the applicable amount of direct, indirect and synthetic holdings by the institution of Common Equity Tier 1 instruments of financial sector entities where the institution does not have a significant investment in those entities (deducted for the amount exceeding the thresholds foreseen by the regulation); (VIII) deferred tax assets (DTA) that rely on future profitability and arise from temporary differences, and the applicable amount of direct, indirect and synthetic holdings by the institution of the Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment in those entities (deducted for the amount exceeding the thresholds foreseen by the regulation); (IX) the applicable amount of insufficient coverage for non-performing exposures.

### 2. Additional Tier 1 Capital - AT1

AT1 consists of the following items: (I) capital instruments, where the conditions laid down in CRR article 52 are met; (II) the share premium accounts related to the instruments referred to in point (I); (III) capital instruments for the amount computable in Own funds according to the transitional provisions foreseen by the CRR. Furthermore, the Additional Tier 1 Capital includes also the minority interests for the computable amount not already recognised in the Common Equity Tier 1 Capital.

### 3. Tier 2 Capital - T2

T2 consists of the following items: (I) capital instruments and subordinated loans where the conditions laid down in CRR article 63 are met; (II) the share premium accounts related to instruments referred to in point (I); (III) possible surplus of credit risk adjustments with reference to expected losses for positions evaluated according to IRB methods; (IV) capital instruments and subordinated loans for the amount computable in Own funds according to the transitional provisions foreseen by the CRR. The Tier 2 Capital includes also the minority interests for the computable amount not already recognised in the Tier 1 Capital and the T2 instruments issued by the subsidiaries for the computable amount as defined by the CRR.

# Disclosure of own funds

## Reconciliation tables EU CC2 – EU CC1:

### Reconciliation tables EU CC2 - EU CC1

(€ million)

| | DESCRIPTION | a AMOUNTS AS AT 30.06.2026 | b REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION |
|---|---|---|---|
| **Table A** | | | |
| | Share capital (ordinary shares) | 1,681 | EU CC1 row 1a and EU CC2 row 49 |
| add | Share premium | 4,135 | EU CC2 row 48 |
| less | Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount) | - | EU CC1 row 16 |
| less | Direct, indirect and synthetic holdings of the CET1 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) | - | EU CC1 row 17 |
| | **Capital Instruments and the related share premium accounts** | **5,816** | EU CC1 row 1 |
| | Issued equity instruments (AT1) | 600 | EU CC1 row 30 and EU CC2 row 44 |
| add | Share premium (AT1) | - | - |
| less | Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount) | - | EU CC1 row 37 |
| less | 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) | - | EU CC1 row 38 |
| | **Capital Instruments and the related share premium accounts** | **600** | EU CC1 row 30 and EU CC2 row 44 |

| | | | |
|---|---|---|---|
| **Table B** | | | |
| | Retained earnings | 2,963 | EU CC2 row 46 |
| add | Net profit | 733 | EU CC2 row 52 |
| less | Interim profit not included in Own Funds | (733) | - |
| | **Sum of retained earnings** | **2,963** | EU CC1 row 2 |

| | | | |
|---|---|---|---|
| **Table C** | | | |
| | Valuation reserves | (1,911) | EU CC2 row 42 |
| add | Other reserves | 2,611 | EU CC2 row 47 |
| | **Accumulated other comprehensive income and other reserves** | **700** | EU CC1 row 3 |
| | *of which relating to cash flow hedges not eligible for own funds* | *(8)* | *EU CC1 row 11 and EU CC2 row 43* |

| | | | |
|---|---|---|---|
| **Table D** | | | |
| | Minority interests | 12 | EU CC2 row 51 |
| less | Surplus capital attributed to minority shareholders | (12) | - |
| | **Minority Interests (amount allowed in consolidated Common Equity Tier 1)** | **-** | EU CC1 row 5 |
| | **Qualifying Tier 1 capital included in consolidated AT1 capital issued by subsidiaries and held by third parties** | **-** | EU CC1 row 34 |
| | **Qualifying own funds Instruments included in consolidated Tier 2 capital** | **-** | EU CC1 row 48 |

# Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

| | DESCRIPTION | a<br>AMOUNTS AS AT 30.06.2026 | b<br>REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION |
|---|---|---|---|
| **Table E** | | | |
| | **Deferred tax assets (FINREP)** | **189** | EU CC2 row 18 |
| | *of which: deferred tax assets that rely on future profitability and do not arise from temporary differences* | *2* | *Table H* |
| add | Accounting offsetting | 284 | - |
| | subtotal | 282 | - |
| | **Deferred tax assets that rely on future profitability and arise from temporary differences** | **472** | - |
| | Deferred tax assets that do not rely on future profitability | 2 | - |
| | Deferred tax assets that rely on future profitability and arise from temporary differences | 472 | Table H |
| | Deferred tax assets that rely on future profitability and do not arise from temporary differences | 2 | Table H |
| | **Deferred tax assets (COREP)** | **476** | - |
| | **Deferred tax liabilities (Netted view of the consolidated FINREP)** | **27** | EU CC2 row 34 |
| | Deferred tax liabilities | 313 | - |
| less | Accounting offsetting | (287) | - |
| | Deferred tax liabilities (Netted view of the consolidated FINREP) | 27 | - |
| | Effect of netting on legal-entity-level | 27 | - |
| | Accounting offsetting | 287 | - |
| | **Deferred tax liabilities (COREP)** | **313** | - |
| *less* | *of which: Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability* | *38* | - |
| | ***of which: Deferred tax liabilities deductible from deferred tax assets that rely on future profitability*** | ***275*** | - |
| | *of which: Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences* | *0* | *Table H* |
| | *of which: Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences* | *275* | *Table H* |

| | | | |
|---|---|---|---|
| **Table F** | | | |
| | Goodwill | - | - |
| | Other intangible assets | 8 | EU CC2 row 15 |
| | Intangible assets held for sale | - | - |
| | Minority portion of intangible assets according Art. 32 (c) CRR2 | (0) | - |
| | Prudential valued software - Amount subject to RW=100% | (2) | - |
| | Deferred tax liabilities associated to goodwill and other intangible assets | - | - |
| | **Intangible assets** | **7** | EU CC1 row 8 |
| | (-) Goodwill included in the valuation of significant investments | 72 | EU CC1 row 8 |

# Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

| | | a | b |
|---|---|---|---|
| **DESCRIPTION** | | **AMOUNTS AS AT 30.06.2026** | **REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION** |
| **Table G** | | | |
| | **Financial assets at fair value through profit or loss** | **13** | EU CC2 row 2 |
| | **Financial assets held for trading** | **1** | EU CC2 row 3 |
| | *of which: significant investments in Common Equity Tier 1* | *-* | - |
| | *of which: significant investments in Additional Tier 1* | *-* | - |
| | *of which: significant investments in Tier 2 capital* | *-* | - |
| | *of which: non-significant investments in Common Equity Tier 1* | *1* | - |
| | *of which: non-significant investments in Additional Tier 1* | *-* | - |
| | *of which: non-significant investments in Tier 2 capital* | *-* | - |
| | ***Financial assets designated at fair value*** | **-** | EU CC2 row 4 |
| | *of which: significant investments in Common Equity Tier 1* | *-* | - |
| | *of which: significant investments in Additional Tier 1* | *-* | - |
| | *of which: significant investments in Tier 2 capital* | *-* | - |
| | *of which: non-significant investments in Common Equity Tier 1* | *-* | - |
| | *of which: non-significant investments in Additional Tier 1* | *-* | - |
| | *of which: non-significant investments in Tier 2 capital* | *-* | - |
| | ***Financial assets mandatorily at fair value*** | **13** | EU CC2 row 5 |
| | *of which: significant investments in Common Equity Tier 1* | *-* | - |
| | *of which: significant investments in Additional Tier 1* | *-* | - |
| | *of which: significant investments in Tier 2 capital* | *-* | - |
| | *of which: non-significant investments in Common Equity Tier 1* | *-* | - |
| | *of which: non-significant investments in Additional Tier 1* | *-* | - |
| | *of which: non-significant investments in Tier 2 capital* | *13* | - |
| | **Financial assets at fair value through other comprehensive income** | **168** | EU CC2 row 6 |
| | of which: significant investments in Common Equity Tier 1 | 101 | - |
| | of which: significant investments in Additional Tier 1 | - | - |
| | of which: significant investments in Tier 2 capital | - | - |
| | of which: non-significant investments in Common Equity Tier 1 | 67 | - |
| | of which: non-significant investments in Additional Tier 1 | - | - |
| | of which: non-significant investments in Tier 2 capital | - | - |

# Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1 - Table G

(€ million)

| DESCRIPTION | a<br>AMOUNTS AS AT 30.06.2026 | b<br>REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION |
|---|---|---|
| **Table G** | | |
| **Financial assets at amortised cost** | **230** | EU CC2 row 7 |
| ***Loans and receivables with banks*** | **230** | EU CC2 row 8 |
| *of which: significant investments in Common Equity Tier 1* | *-* | - |
| *of which: significant investments in Additional Tier 1* | *-* | - |
| *of which: significant investments in Tier 2 capital* | *0* | - |
| *of which: non-significant investments in Common Equity Tier 1* | *-* | - |
| *of which: non-significant investments in Additional Tier 1* | *-* | - |
| *of which: non-significant investments in Tier 2 capital* | *229* | - |
| ***Loans and receivables with customers*** | **-** | EU CC2 row 9 |
| *of which: significant investments in Common Equity Tier 1* | *-* | - |
| *of which: significant investments in Additional Tier 1* | *-* | - |
| *of which: significant investments in Tier 2 capital* | *-* | - |
| *of which: non-significant investments in Common Equity Tier 1* | *-* | - |
| *of which: non-significant investments in Additional Tier 1* | *-* | - |
| *of which: non-significant investments in Tier 2 capital* | *-* | - |
| **Investments in associates and joint ventures** | **3,078** | EU CC2 row 12 |
| *of which: significant investments in Common Equity Tier 1* | *3,078* | - |
| *of which: significant investments in Additional Tier 1* | *-* | - |
| *of which: significant investments in Tier 2 capital* | *-* | - |
| *of which: non-significant investments in Common Equity Tier 1* | *-* | - |
| *of which: non-significant investments in Additional Tier 1* | *-* | - |
| *of which: non-significant investments in Tier 2 capital* | *-* | - |
| **Significant investments** | **3,180** | - |
| *in Common Equity Tier 1* | *3,180* | *sum of EU CC1 rows 18 to 19 and 23 and 73* |
| *in AT 1 capital* | *-* | *EU CC1 rows 39 to 40* |
| *in Tier 2 capital* | *0* | *EU CC1 rows 54 to 55* |
| **Non-significant investments** | **310** | - |
| *in Common Equity Tier 1* | *68* | - |
| *in AT 1 capital* | *-* | - |
| *in Tier 2 capital* | *242* | - |
| Amount of significant investments in Common Equity Tier 1 above the 10% threshold | (2,249) | EU CC1 row 19 |
| Amount of significant investments in Common Equity Tier 1 above the 17.65% threshold | (67) | EU CC1 row 23 |
| Amount of significant investments in Common Equity Tier 1 below threshold | 864 | EU CC1 row 73 |
| Amount of non-significant investments above the 10% threshold | - | EU CC1 row 18 |
| Amount of non-significant investments below the 10% threshold | 310 | EU CC1 row 72 |

# Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

| DESCRIPTION | a<br>AMOUNTS AS AT 30.06.2026 | b<br>REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION |
|---|---|---|
| **Table H** | | |
| **Deferred tax assets that rely on future profitability and do not arise from temporary differences** | **2** | Table E |
| Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences | 0 | Table E |
| **Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities** | **2** | EU CC1 row 10 deduction item |
| **Deferred tax assets that rely on future profitability and arise from temporary differences** | **472** | Table E |
| Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences | 275 | Table E |
| **Deferred taxes assets (net)** | **197** | - |
| *of which: amount of deferred taxes above the 10% threshold* | *-* | *EU CC1 row 21* |
| *of which: amount of deferred tax assets above the 17.65% threshold* | *14* | *EU CC1 row 25* |
| *of which: amount of deferred tax assets below threshold* | *183* | *EU CC1 row 75* |

| | | |
|---|---|---|
| **Table I** | | |
| Subordinated deposits from banks | - | EU CC2 row 23 |
| Subordinated deposits from customers | 27 | EU CC2 row 25 |
| Subordinated debt securities issued | 4,204 | EU CC2 row 27 |
| Subordinated liabilities included in disposal groups classified as held for sale | - | EU CC2 row 35 |
| **Sum of subordinated liabilities / balance sheet value** | **4,231** | - |
| *of which: attributed to UniCredit Bank Austria AG* | *4,231* | - |
| *of which: subject to minority calculation* | *-* | Table D |
| not eligible for own funds | (3,632) | - |
| **Computable amount under regulatory scope** | **600** | EU CC1 rows 46 and 47 |
| *of which: capital instruments and the related share premium accounts* | *600* | - |
| *of which: direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans* | *-* | *EU CC1 row 52* |
| *of which: deduction for Reciprocal cross holdings in T2 Capital* | *-* | *EU CC1 row 53* |
| *of which: Instruments governed by third-country law without effective and enforceable exercise of Article 59 BRRD powers* | *-* | *EU CC1 row EU-47b* |

# Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

| | a | b |
|---|---|---|
| **DESCRIPTION** | **AMOUNTS AS AT 30.06.2026** | **REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION** |
| **Table J** | | |
| **Deductions from and adjustments to CET1** | **(2,505)** | EU CC1 row 28 |
| *of which: Additional value adjustments (CRR Art. 34 + Art. 150)* | *(24)* | *EU CC1 row 7* |
| *of which: intangible assets* | *(79)* | *EU CC1 row 8* |
| *of which: deferred tax assets that rely an future profitability excluding those arising from temporary differences* | *(2)* | *EU CC1 row 10* |
| *of which:  fair value reserves related to gains or losses on cash flow hedges* | *8* | *EU CC1 row 11* |
| *of which: negative amounts resulting from the calculation of expected loss amounts* | - | *EU CC1 row 12* |
| *of which: any increase in equity that results from securitised assets (negative amount)* | - | *EU CC1 row 13* |
| *of which: gains or losses on liabilities valued at fair value resulting from changes in own credit standing* | *(0)* | *EU CC1 row 14* |
| *of which: Defined-benefit pension fund assets (negative amount)* | - | *EU CC1 row 15* |
| *of which: Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)* | - | *EU CC1 row 16* |
| *of which 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)* | - | *EU CC1 row 17* |
| *of which 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)* | - | *EU CC1 row 18* |
| *of which: exceeding the 10% threshold for direct, indirect and synthetic holdings by the Institution of financial sector entities where the institution has a significant Investment* | *(2,249)* | *EU CC1 row 19* |
| *of which: exposure amount of the following items which qualify for a RW of 1250%* | *(1)* | *EU CC1 row 20a* |
| *of which: qualifying holdings outside the financial sector (negative amount)* | - | *EU CC1 row 20b* |
| *of which: securitisation positions (negative amount)* | *(1)* | *EU CC1 row 20c* |
| *of which: free deliveries (negative amount)* | - | *EU CC1 row 20d* |
| *of which: Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)* | - | *EU CC1 row 21* |
| *of which: exceeding the 17.65% threshold for 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* | *(67)* | *EU CC1 row 23* |
| *of which: exceeding the 17.65% threshold for deferred tax assets arising from temporary differences* | *(14)* | *EU CC1 row 25* |
| *of which: Losses for the current financial year (negative amount)* | - | *EU CC1 row 25a* |
| 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) | - | EU CC1 row 25b |
| Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount) | - | EU CC1 row 27 |
| *of which: other regulatory adjustments to CET1 capital (Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities, deduction for insufficient coverage for non-performing exposures)* | *(76)* | *EU CC1 row 27a* |

# Disclosure of own funds

## Disclosure of MREL

Regulation (EU) 2021/763 established a set of templates for the reporting and public disclosure of harmonised information on the requirement for own funds and eligible liabilities for G-SIIs and material subsidiaries of non-EU G-SIIs (TLAC) and the institution-specific MREL applicable to all institutions.

In line with this regulation, UniCredit Bank Austria AG, being i) a material subsidiary and ii) an entity that is not a resolution entity, has to meet the following disclosure requirements on an individual basis according to Local GAAP (*Unternehmensgesetzbuch/UGB*), starting in 2024:

- Template EU ILAC (Internal loss absorbing capacity: internal MREL): semi-annually
- Template EU TLAC2b (Creditor ranking of own funds and eligible liabilities for the purpose of internal MREL): annually

# Disclosure of own funds

## EU ILAC – Internal Loss-Absorbing Capacity (internal MREL) of UniCredit Bank Austria AG as at 30 June 2026

### EU ILAC: Internal loss absorbing capacity - internal MREL

(€ million)

| | | a | c |
|---|---|---|---|
| | | Minimum requirement for own funds and eligible liabilities (internal MREL) | Qualitative information |
| | **Applicable requirement and level of application** | | |
| EU-1 | Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N) | | N |
| EU-2 | If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I) | | 0 |
| EU-2a | Is the entity subject to an internal MREL? (Y/N) | | Y |
| EU-2b | If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I) | | IND |
| | **Own funds and eligible liabilities** | | |
| EU-3 | Common Equity Tier 1 capital (CET1) | 6,162 | |
| EU-4 | Eligible Additional Tier 1 capital | 602 | |
| EU-5 | Eligible Tier 2 capital | 735 | |
| EU-6 | Eligible own funds | 7,500 | |
| EU-7 | Eligible liabilities | 3,050 | |
| EU-8 | *Of which permitted guarantees* | - | |
| EU-9a | (Adjustments) | (229) | |
| EU-9b | Own funds and eligible liabilities items after adjustments | 10,321 | |
| | **Total risk exposure amount and total exposure measure** | | |
| EU-10 | Total risk exposure amount (TREA) | 32,527 | |
| EU-11 | Total exposure measure (TEM) | 118,096 | |
| | **Ratio of own funds and eligible liabilities** | | |
| EU-12 | Own funds and eligible liabilities as a percentage of the TREA | 31.7% | |
| EU-13 | *of which permitted guarantees* | *0.0%* | |
| EU-14 | Own funds and eligible liabilities as a percentage of the TEM | 8.7% | |
| EU-15 | *of which permitted guarantees* | *0.0%* | |
| EU-16 | CET1 (as a percentage of the TREA) available after meeting the entity's requirements | 0.0% | |
| EU-17 | Institution-specific combined buffer requirement | | |
| | **Requirements** | | |
| EU-18 | Requirement expressed as a percentage of the TREA | 22.5% | |
| EU-19 | *of which part of the requirement that may be met with a guarantee* | *0.0%* | |
| EU-20 | Requirement expressed as percentage of the TEM | 5.9% | |
| EU-21 | *of which part of the requirement that may be met with a guarantee* | *0.0%* | |
| | **Memorandum items** | | |
| EU-22 | Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013 | | |

Note:
EU-18 not including combined buffer requirement CBR of 5.0% as at 30 June 2026.

# Disclosure of capital requirements

## Disclosure of capital requirements (Article 438 CRR)

The capital planning, budgeting and monitoring processes within Bank Austria are carried out by the responsible local functions and are in line with the respective UniCredit Group guidelines.

With the EU Banking Package, additional, important components of the finalization of Basel 3 framework were implemented at the European level through changes to the CRR (“CRR III”) and CRD (“CRD VI”), among other things. In October 2021, the European Commission published proposals for a revision of the CRR (“CRR III”) and the CRD (“CRD VI”) implementing the final Basel III standards adopted in December 2017 into EU legislation. The EU Banking Package 2024 was published on 19 June 2024 in the Official Journal of the European Union. CRR III being applicable starting with 1 January 2025. The transposition of CRD VI into Austrian law has not yet been completed.

The regulation envisages the following breakdown of Own Funds:
- Tier 1 Capital (T1), composed of:
  - Common Equity Tier 1 Capital (CET1) and-
  - Additional Tier 1 Capital (AT1);
- Tier 2 Capital (T2);
- The sum of Tier 1 Capital and Tier 2 Capital are the Total Own Funds (Total Capital)

CRR requires a minimum of Common Equity Tier 1 Capital of 4.5% of RWA, Total Tier 1 Capital of 6% and Total Capital of 8%.

In addition, all banks will be required to hold a capital conservation buffer consisting of Common Equity Tier 1 Capital of 2.5% on top of the new minimum requirements. This leads to an effective capital requirement of 7% Common Equity Tier 1 Capital, 8.5% Tier 1 Capital and 10.5% Total Capital.

Member States can set an additional buffer requirement to dampen excess lending growth (counter-cyclical buffer up to 2.5%). The Austrian Capital Buffer Regulation (*Kapitalpuffer-Verordnung – KP-V*) set the counter-cyclical capital buffer for major loan exposures in Austria at 0% from 1 January 2016. In addition, the authorities can set systemic risk buffers (SyRB) and capital surcharges for systemically important banks.
The SyRB applicable for Bank Austria Group is 0.5% and the surcharge for systemically important banks (OSII) is 1.75%, both have to be applied cumulatively since June 2021, in accordance with CRD V.

In July 2025, a sectoral systemic risk buffer of 1% has been set for certain commercial real estate exposures in Austria. Following an amendment to the FMA Capital Buffer Regulation, the applicable buffer rate will increase to 2% as of July 2026 and further to 3.5% with effect from July 2027.

Regarding SREP capital requirements, UniCredit Bank Austria AG shall at all times meet, on an individual basis and on a subconsolidated basis a total SREP capital requirement (TSCR) of 9.75% (which includes a Pillar 2 additional own funds requirement of 1.75%, to be held in the form of 56.25% of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital, as a minimum).

Regarding BRRD II, it was implemented in Austria into national law by the amendment to the “*Banken-Sanierungs- und Abwicklungsgesetz*” (*BaSAG*) published on May 28, 2021. The MREL regulation based on the "Total Liabilities and Own Funds" (TLOF) has been removed and replaced by the calculation based on the RWA (Total Risk Exposure Amount, TREA) and the Leverage Ratio Exposure (LRE).
The regulatory MREL interim target is binding since January 1, 2022.

For 2Q26, the Internal MREL Target on RWA (TREA) is 22.49% + Combined Buffer Requirements and the Internal MREL Target on Leverage Exposure (LRE) is 5.9%.

The above internal MREL targets are applicable at UniCredit Bank Austria AG individual level only.
The transitional CET1 ratio for Bank Austria Group as of 30 June 2026 increased vs. 31 March 2026 to a level of 20.6%, due to an increase in regulatory CET1 by €+67 million, mainly due to optimization of the stakes held in significant financial sector entities. RWA decreased by €-99 million, mainly due to a CRWA driven by rating improvements and model updates partially off-set by volume increase.

Bank Austria continues to have a solid capital base to meet the own funds requirements pursuant to Art. 92 CRR / Art. 129 CRD.

# Disclosure of capital requirements

**Internal Capital Adequacy Assessment Process (ICAAP)**

Bank Austria deems as priority the activities of capital management and capital allocation based on the risks taken, with the aim of expanding business activities with respective value creation. Therefore, the capital and its allocation are of relevant importance in the definition of corporate strategies.

The ICAAP forms an integral part of the Pillar 2 requirements according to CRR. Maintaining an adequate level of capital is a core objective of Bank Austria, it is measured by the Risk-Taking Capacity (RTC). Bank Austria's RTC calculates the economic risks across all relevant risk types and relates them to the available financial resources (AFR) which are held to cover such risks.

The risk side of the calculation serves to determine the economic capital requirement from unexpected losses with regard to credit, market, operational and other risks. The risk is calculated in a going-concern approach and at a confidence level of 99.90%. The economic capital requirement is then related to the AFR, which are based on regulatory own funds and additional coverage positions available. The RTC is accounted for in the Risk Appetite Framework (RAF) of Bank Austria. The RAF defines, from a strategic perspective, the risk level that Bank Austria is willing to take on by setting limit, trigger and target for the respective Key Performance Indicators (KPIs). This setup enables management at any point in time to monitor the appropriateness and sufficiency of Bank Austria's economic capital adequacy.

The management board and the risk committee are informed at least quarterly on the results of the risk-taking capacity, showing also the development of the single components (economic capital, AFR). The calculation, monitoring and steering of the RTC forms a fundamental part of the management of risk and capital at Bank Austria.

# Disclosure of capital requirements

## EU OV1 – Overview of risk-weighted exposure amounts (Article 438)

### EU OV1 - Overview of total risk exposure amounts

(€ million)

| DESCRIPTION | | TOTAL RISK EXPOSURE AMOUNTS (TREA) a 30.06.2026 | TOTAL RISK EXPOSURE AMOUNTS (TREA) b 31.03.2026 | TOTAL OWN FUNDS REQUIREMENTS c 30.06.2026 |
|---|---|---|---|---|
| **1** | **Credit risk (excluding CCR)** | **27,745** | **28,133** | **2,220** |
| 2 | *Of which the standardised approach* | *5,759* | *5,814* | *461* |
| 3 | *Of which the foundation IRB (F-IRB) approach* | *8,472* | *8,999* | *678* |
| 4 | *Of which slotting approach* | *371* | *385* | *30* |
| EU 4a | *Of which equities under the simple risk weighted approach* | - | - | - |
| 5 | *Of which the advanced IRB (A-IRB) approach* | *11,428* | *11,297* | *914* |
| **6** | **Counterparty credit risk - CCR** | **790** | **473** | **63** |
| 7 | *Of which the standardised approach* | *9* | *4* | *1* |
| 8 | *Of which internal model method (IMM)* | *738* | *430* | *59* |
| EU 8a | *Of which exposures to a CCP* | *43* | *39* | *3* |
| 9 | *Of which other CCR* | *0* | *0* | - |
| **10** | **Credit valuation adjustments risk - CVA risk** | **14** | **17** | **1** |
| EU 10a | *Of which the standardised approach (SA)* | *4* | *9* | *0* |
| EU 10b | *Of which the basic approach (F-BA and R-BA)* | *10* | *8* | *1* |
| EU 10c | *Of which the simplified approach* | - | - | - |
| 11 | *Not applicable* | | | |
| 12 | *Not applicable* | | | |
| 13 | *Not applicable* | | | |
| 14 | *Not applicable* | | | |
| **15** | **Settlement risk** | **-** | **-** | **-** |
| **16** | **Securitisation exposures in the non-trading book (after the cap)** | **275** | **275** | **22** |
| 17 | *Of which SEC-IRBA approach* | *273* | *273* | *22* |
| 18 | *Of which SEC-ERBA (including IAA)* | *2* | *2* | *0* |
| 19 | *Of which SEC-SA approach* | - | - | - |
| EU 19a | *Of which 1250%/deduction* | - | - | - |
| | *Of which Specific treatment for senior tranches of qualifying NPE securitisations* | - | - | - |
| **20** | **Position, foreign exchange and commodities risks (Market risk)** | **329** | **359** | **26** |
| 21 | *Of which the Alternative standardised approach (A-SA)* | - | - | - |
| EU 21a | *Of which the Simplified standardised approach (S-SA)* | *1* | *0* | *0* |
| 22 | *Of which the Alternative Internal Models Approach (A-IMA)* | - | - | - |
| **EU 22a** | **Large exposures** | **-** | **-** | **-** |
| **23** | **Reclassifications between the trading and non-trading books** | **-** | **-** | **-** |
| **24** | **Operational risk** | **4,722** | **4,718** | **378** |
| **EU 24a** | **Exposure to crypto assets** | **-** | **-** | **-** |
| **25** | **Amounts below the thresholds for deduction (subject to 250% risk weight)** | **2,616** | **2,591** | **209** |
| **26** | **Output floor applied (%)** | **55.00%** | **55.00%** | |
| **27** | **Floor adjustment (before application of transitional cap)** | **-** | **-** | |
| **28** | **Floor adjustment (after application of transitional cap)** | **-** | **-** | |
| **29** | **Total** | **33,876** | **33,975** | **2,710** |

Compared to the end of the first quarter of 2026, **risk-weighted exposure amounts (RWEA)** slightly decreased from €34.0 billion to €33.9 billion.

# Disclosure of capital requirements

## EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level (Article 438)

### EU CMS1 - Comparison of modelled and standardised risk weighted exposure amounts at risk level

(€ million)

| DESCRIPTION | | a | b | c | d | EU d |
|---|---|---|---|---|---|---|
| | | RWEAs FOR MODELLED APPROACHES THAT BANKS HAVE SUPERVISORY APPROVAL TO USE | RWEAs FOR PORTFOLIOS WHERE STANDARDISED APPROACHES ARE USED | TOTAL ACTUAL RWEAs (a + b) | RWEAs CALCULATED USING FULL STANDARDISED APPROACH | RWEAs THAT IS THE BASE OF THE OUTPUT FLOOR |
| 1 | Credit risk (excluding counterparty credit risk) | 21,132 | 5,759 | 26,891 | 47,322 | 42,907 |
| 2 | Counterparty credit risk | 743 | 47 | 790 | 2,809 | 2,564 |
| 3 | Credit valuation adjustment | | 14 | 14 | 14 | 14 |
| 4 | Securitisation exposures in the banking book | - | 275 | 275 | 1,625 | 625 |
| 5 | Market risk | 329 | 1 | 329 | 174 | 174 |
| 6 | Operational risk | | 4,722 | 4,722 | 4,722 | 4,722 |
| 7 | Other risk weighted exposure amounts | | 854 | 854 | - | - |
| **8** | **Total as at 30.06.2026** | **22,203** | **11,672** | **33,876** | **56,667** | **51,006** |
| | **Total as at 31.03.2026** | **22,251** | **11,724** | **33,975** | **53,448** | **48,044** |

The template EU CMS1 provides an overview of the risk weighted exposure amounts split by risk type, showing the comparison between:

- actual RWEAs, calculated with internal models approved by the Competent Authority (column a);
- actual RWEAs, calculated with standardized approaches (column b);
- full standard RWEAs fully-loaded (column d), which include the calculation of the overall portfolio by adopting the standard approach (also IRB exposures are treated with standard approach) according to article 92(5) and without taking into account the transitional provisions introduced by article 465 CRR;
- RWEAs that is the base of the output floor (“full standard transitional” in column Eu d), which include the calculation of the overall portfolio with standard approach (also IRB exposures are treated with standard approach) according to Article 92(5) and taking into account the transitional provisions introduced by Article 465 CRR.

# Disclosure of capital requirements

## EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (Article 438)

**EU CMS2 - Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level**

(€ million)

| DESCRIPTION | | a | b | c | d | EU d |
|---|---|---|---|---|---|---|
| | | RISK WEIGHTED EXPOSURE AMOUNTS (RWEAs) | | | | |
| | | RWEAs FOR MODELLED APPROACHES THAT INSTITUTIONS HAVE SUPERVISORY APPROVAL TO USE | RWEAs FOR COLUMN (a) IF RE-COMPUTED USING THE STANDARDISED APPROACH | TOTAL ACTUAL RWEAs | RWEAs CALCULATED USING FULL STANDARDISED APPROACH | RWEAs THAT IS THE BASE OF THE OUTPUT FLOOR |
| 1 | Central governments and central banks | 137 | 103 | 593 | 560 | 560 |
| EU 1a | Regional governments or local authorities | - | - | 4 | 4 | 4 |
| EU 1b | Public sector entities | 63 | 153 | 169 | 259 | 259 |
| EU 1c | Categorised as Multilateral Development Banks in SA | - | - | - | - | - |
| EU 1d | Categorised as International organisations in SA | - | - | - | - | - |
| 2 | Institutions | 763 | 1,840 | 768 | 1,845 | 1,845 |
| 3 | Equity | - | - | 2,285 | 2,285 | 2,285 |
| 4 | Not applicable | | | | | |
| 5 | Corporates | 13,402 | 15,261 | 15,164 | 21,295 | 17,023 |
| 5.1 | *of which: F-IRB is applied* | *7,698* | *11,921* | *7,698* | *15,066* | *11,921* |
| 5.2 | *of which: A-IRB is applied* | *5,704* | *10,677* | *5,704* | *11,181* | *10,677* |
| EU 5a | *of which: Corporates - General* | *12,608* | *14,669* | *14,305* | *18,941* | *14,669* |
| EU 5b | *of which: Corporates - Specialised lending* | *544* | *591* | *610* | *657* | *657* |
| EU 5c | *of which: Corporates - Purchased receivables* | *250* | *981* | *250* | *1,429* | *981* |
| 6 | Retail | 5,907 | 1,645 | 6,018 | 1,756 | 1,756 |
| 6.1 | *of which: Retail - Qualifying revolving* | *493* | *197* | *493* | *197* | *197* |
| EU 6.1a | *of which: Retail - Purchased receivables* | - | - | - | - | - |
| EU 6.1b | *of which: Retail - Other* | *1,482* | *1,448* | *1,593* | *1,448* | *1,448* |
| 6.2 | *of which: Retail - Secured by residential real estate* | *3,932* | *4,969* | *3,932* | *4,969* | *4,969* |
| 7 | Not applicable | | | | | |
| EU 7a | Categorised as secured by immovable properties and ADC exposures in SA | - | 13,951 | 428 | 14,523 | 14,379 |
| EU 7b | Collective investment undertakings (CIU) | 1 | 58 | 10 | 66 | 66 |
| EU 7c | Categorised as exposures in default in SA | - | 1,263 | 85 | 1,348 | 1,348 |
| EU 7d | Categorised as subordinated debt exposures in SA | - | - | 19 | 19 | 19 |
| EU 7e | Categorised as covered bonds in SA | - | 1,406 | 1 | 1,407 | 1,407 |
| EU 7f | Categorised as claims on institutions and corporates with a short-term credit assessment in SA | - | 665 | 6 | 671 | 671 |
| 8 | Others | 859 | 803 | 1,341 | 1,285 | 1,285 |
| 9 | **Total as at 30.06.2026** | **21,132** | **37,148** | **26,891** | **47,322** | **42,907** |
| | **Total as at 31.03.2026** | **21,462** | **34,773** | **27,276** | **44,709** | **40,588** |

The template EU CMS2 provides an overview of the weighted exposure amounts focusing only on credit risk, reporting the breakdown by exposure class as defined in article 147 CRR.
The information reported in the columns is the same as in template EU CMS1, except for column b, which includes actual RWEAs arising from IRB exposures, re-calculated with standardized approaches (instead of the actual RWEAs calculated with standardized approaches).

# Disclosure of capital requirements

## EU CCR7 – (Article 438)

### EU CCR7 - RWEA flow statements of CCR exposures under the IMM

(€ million)

| | DESCRIPTION | QUARTER CLOSING AS AT 30.06.2026<br>RWEA<br>a |
|---|---|---|
| **1** | **RWEA as at the end of the previous reporting period** | **430** |
| 2 | Asset size | 308 |
| 3 | Credit quality of counterparties | - |
| 4 | Model updates (IMM only) | - |
| 5 | Methodology and policy (IMM only) | - |
| 6 | Acquisitions and disposals | - |
| 7 | Foreign exchange movements | - |
| 8 | Other | - |
| **9** | **RWEA as at the end of the current reporting period** | **738** |

## EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach (Art. 438 CRR)

### EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach

(€ million)

| | DESCRIPTION | 30.06.2026<br>RISK WEIGHTED EXPOSURE AMOUNT<br>a |
|---|---|---|
| **1** | **RWEA as at the end of the previous reporting period** | **21,462** |
| 2 | Asset size (+/-) | 102 |
| 3 | Asset quality (+/-) | (230) |
| 4 | Model updates (+/-) | (132) |
| 5 | Methodology and policy (+/-) | - |
| 6 | Acquisitions and disposals (+/-) | - |
| 7 | Foreign exchange movements (+/-) | - |
| 8 | Other (+/-) | (70) |
| **9** | **RWEA as at the end of the current reporting period** | **21,132** |

As at 30 June 2026, credit risk exposures under the IRB approach decreased in comparison to previous quarter mainly due to rating improvements and model updates.

# Disclosure of capital requirements

## EU CR10 – IRB (Specialized lending and equities exposures) (Art. 438 CRR)

### EU CR10 - Specialised lending and equity exposures under the simple risk-weighted approach (CR10.2)

(€ million)

| SPECIALISED LENDING: INCOME-PRODUCING REAL ESTATE AND HIGH VOLATILITY COMMERCIAL REAL ESTATE (SLOTTING APPROACH) | | | | | | | |
|---|---|---|---|---|---|---|---|
| REGULATORY CATEGORIES | REMAINING MATURITY | ON-BALANCE SHEET EXPOSURE | OFF-BALANCE SHEET EXPOSURE | RISK WEIGHT | EXPOSURE VALUE | RISK WEIGHTED EXPOSURE AMOUNT | EXPECTED LOSS AMOUNT |
| | | a | b | c | d | e | f |
| Category 1 | Less than 2.5 years | 21 | 0 | 50% | 21 | 9 | - |
| | Equal to or more than 2.5 years | 311 | 1 | 70% | 312 | 185 | 1 |
| Category 2 | Less than 2.5 years | 91 | 0 | 70% | 91 | 54 | 0 |
| | Equal to or more than 2.5 years | 143 | 2 | 90% | 143 | 124 | 1 |
| Category 3 | Less than 2.5 years | - | - | 115% | - | - | - |
| | Equal to or more than 2.5 years | - | - | 115% | - | - | - |
| Category 4 | Less than 2.5 years | - | - | 250% | - | - | - |
| | Equal to or more than 2.5 years | - | - | 250% | - | - | - |
| Category 5 | Less than 2.5 years | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | - | - | - | - | - | - |
| **Total as at 30.06.2026** | **Less than 2.5 years** | **111** | **0** | | **112** | **63** | **0** |
| | **Equal to or more than 2.5 years** | **454** | **2** | | **455** | **309** | **2** |
| **Total as at 31.12.2025** | **Less than 2.5 years** | **30** | **0** | | **30** | **16** | **0** |
| | **Equal to or more than 2.5 years** | **465** | **2** | | **466** | **339** | **2** |

The following templates are not disclosed, as Bank Austria Group does not have relevant exposures as of the reporting date:

- CR10.3 “Specialised lending: Object Finance (slotting approach)”,
- CR10.4 “Specialised lending: Commodities finance (slotting approach)” and
- CR10.5 “Specialised lending and equity exposures under the simple risk-weighted approach”.

# Disclosure of capital requirements

## EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA) (Art. 438 CRR)

### EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)

(€ million)

| DESCRIPTION | | a<br>RISK WEIGHTED EXPOSURE AMOUNT |
|---|---|---|
| 1 | Risk weighted exposure amount as at 31.03.2026 | 9 |
| **2** | **Risk weighted exposure amount as at 30.06.2026** | **4** |

## EU MR2-B – RWEA flow statements of market risk exposures under the IMA (Art. 438 CRR)

### EU MR2-B - RWEA flow statements of market risk exposures under the IMA

(€ million)

| DESCRIPTION | | a<br>VaR | b<br>SVaR | c<br>IRC | d<br>COMPREHENSIVE RISK MEASURE | e<br>OTHER | f<br>TOTAL RWEAs | g<br>TOTAL OWN FUNDS REQUIREMENTS |
|---|---|---|---|---|---|---|---|---|
| **1** | **RWEAs as at 31.03.2026** | **106** | **253** | **0** | **-** | **-** | **359** | **29** |
| *1a* | *Regulatory adjustment* | *(71)* | *(144)* | *(0)* | - | - | *(215)* | *(17)* |
| *1b* | *RWEAs as at 31.03.2026 (end of the day)* | *35* | *108* | - | - | - | *143* | *11* |
| 2 | Movement in risk levels | (12) | (34) | - | - | - | (46) | (4) |
| 3 | Model updates/changes | - | - | - | - | - | - | - |
| 4 | Methodology and policy | - | - | - | - | - | - | - |
| 5 | Acquisitions and disposals | - | - | - | - | - | - | - |
| 6 | Foreign exchange movements | - | - | - | - | - | - | - |
| 7 | Other | - | - | - | - | - | - | - |
| *8a* | *RWEAs as at 30.06.2026 (end of the day)* | *23* | *74* | - | - | - | *97* | *8* |
| *8b* | *Regulatory adjustment* | *58* | *173* | - | - | - | *231* | *18* |
| **8** | **RWEAs as at 30.06.2026** | **81** | **248** | **-** | **-** | **-** | **329** | **26** |

The quarterly decrease was mainly driven by lower VaR results during the observation period, reflecting a less volatile market environment.

# Disclosure of capital buffers

## Disclosure of capital buffers (Article 440 CRR)

### EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (Art. 440 CRR)

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

(€ million)

| | a | b | c | d | e | f | g | h | i | j | k | l | m |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30.06.2026 | | | | | | | | | | | | |
| | GENERAL CREDIT EXPOSURES | | RELEVANT CREDIT EXPOSURES – MARKET RISK | | | | OWN FUNDS REQUIREMENTS | | | | | | |
| BREAKDOWN BY COUNTRY | EXPOSURE VALUE UNDER THE STANDARDISED APPROACH | EXPOSURE VALUE UNDER THE IRB APPROACH | SUM OF LONG AND SHORT POSITION OF TRADING BOOK FOR SA | VALUE OF TRADING BOOK EXPOSURE FOR INTERNAL MODELS | SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK | TOTAL EXPOSURE VALUE | RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK | RELEVANT CREDIT EXPOSURES – MARKET RISK | RELEVANT CREDIT EXPOSURES – SECURITISATION POSITIONS IN THE NON-TRADING BOOK | TOTAL | RISK-WEIGHTED EXPOSURE AMOUNTS | OWN FUNDS REQUIREMENT WEIGHTS (%) | COUNTERCYCLICAL CAPITAL BUFFER RATE (%) |
| ALBANIA | - | - | - | - | - | - | - | - | - | - | - | 0.00% | 0.50% |
| ALGERIA | 2 | 5 | - | - | - | 6 | 0 | - | - | 0 | 6 | 0.02% | 0.00% |
| ANDORRA, PRINCIPALITY OF | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| ANGOLA | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| ARGENTINA | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| ARMENIA | 0 | 3 | - | - | - | 3 | 0 | - | - | 0 | 3 | 0.01% | 1.75% |
| AUSTRALIA | 2 | 0 | - | - | - | 2 | 0 | - | - | 0 | 2 | 0.01% | 1.00% |
| AUSTRIA | 4,120 | 53,900 | - | - | 1,824 | 59,845 | 1,758 | - | 22 | 1,780 | 22,252 | 85.75% | 0.00% |
| AZERBAIJAN | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| BANGLADESH | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| BARBADOS | - | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| BELARUS | 0 | 18 | - | - | - | 18 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| BELGIUM | 13 | 10 | - | - | - | 23 | 1 | - | - | 1 | 10 | 0.04% | 1.00% |
| BOSNIA AND HERCEGOVINA | 1 | - | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| BRAZIL | 6 | 22 | - | - | - | 28 | 1 | - | - | 1 | 7 | 0.03% | 0.00% |
| BRITISH VIRGIN ISLANDS | - | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| BULGARIA | 3 | 8 | - | - | - | 11 | 0 | - | - | 0 | 6 | 0.02% | 2.00% |
| CAMEROON | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| CANADA | 3 | 24 | - | - | - | 26 | 1 | - | - | 1 | 8 | 0.03% | 0.00% |
| CAYMAN ISLANDS | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| CHILE | 1 | - | - | - | - | 1 | 0 | - | - | 0 | 0 | 0.00% | 0.50% |
| CHINA | 13 | 0 | - | - | - | 13 | 0 | - | - | 0 | 4 | 0.02% | 0.00% |
| COLOMBIA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| COSTA RICA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| CROATIA | 3 | 55 | - | - | - | 58 | 3 | - | - | 3 | 38 | 0.15% | 1.50% |
| CUBA | - | - | - | - | - | - | - | - | - | - | - | 0.00% | 0.00% |
| CYPRUS | 0 | 242 | - | - | - | 242 | 7 | - | - | 7 | 83 | 0.32% | 1.50% |
| CZECH REPUBLIC | 14 | 155 | - | - | - | 170 | 4 | - | - | 4 | 56 | 0.21% | 1.25% |
| DENMARK | 3 | 698 | - | - | - | 701 | 26 | - | - | 26 | 328 | 1.26% | 2.50% |
| DOMINICA | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| EGYPT | 1 | 17 | - | - | - | 17 | 0 | - | - | 0 | 1 | 0.01% | 0.00% |
| ESTONIA | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 1.50% |
| FIJI ISLANDS | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| FINLAND | 7 | 519 | - | - | - | 525 | 17 | - | - | 17 | 210 | 0.81% | 0.00% |
| FRANCE | 27 | 758 | - | - | - | 786 | 6 | - | - | 6 | 72 | 0.28% | 1.00% |
| GEORGIA | 0 | 4 | - | - | - | 4 | 0 | - | - | 0 | 2 | 0.01% | 1.00% |
| GERMANY | 284 | 2,003 | - | - | - | 2,287 | 61 | - | - | 61 | 762 | 2.94% | 0.75% |
| GIBRALTAR | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |

# Disclosure of capital buffers

continued: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

(€ million)

| | a | b | c | d | e | f | g | h | i | j | k | l | m |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30.06.2026 | | | | | | | | | | | | |
| | GENERAL CREDIT EXPOSURES | | RELEVANT CREDIT EXPOSURES – MARKET RISK | | | | OWN FUNDS REQUIREMENTS | | | | | | |
| BREAKDOWN BY COUNTRY | EXPOSURE VALUE UNDER THE STANDARDISED APPROACH | EXPOSURE VALUE UNDER THE IRB APPROACH | SUM OF LONG AND SHORT POSITION OF TRADING BOOK FOR SA | VALUE OF TRADING BOOK EXPOSURE FOR INTERNAL MODELS | SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK | TOTAL EXPOSURE VALUE | RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK | RELEVANT CREDIT EXPOSURES – MARKET RISK | RELEVANT CREDIT EXPOSURES – SECURITISATION POSITIONS IN THE NON-TRADING BOOK | TOTAL | RISK-WEIGHTED EXPOSURE AMOUNTS | OWN FUNDS REQUIREMENT WEIGHTS (%) | COUNTERCYCLICAL CAPITAL BUFFER RATE (%) |
| GREECE | 7 | 1 | - | - | - | 8 | 0 | - | - | 0 | 6 | 0.02% | 0.25% |
| GUATEMALA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| GUYANA | - | - | - | - | - | - | - | - | - | - | - | 0.00% | 0.00% |
| HONDURAS | 0 | 5 | - | - | - | 6 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| HONG KONG | 0 | 6 | - | - | - | 7 | 0 | - | - | 0 | 4 | 0.02% | 0.50% |
| HUNGARY | 103 | 191 | - | - | - | 293 | 7 | - | - | 7 | 89 | 0.34% | 1.00% |
| ICELAND | - | - | - | - | - | - | - | - | - | - | - | 0.00% | 2.50% |
| INDIA | 7 | 0 | - | - | - | 8 | 1 | - | - | 1 | 7 | 0.03% | 0.00% |
| INDONESIA | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| IRAN | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| IRAQ | - | 3 | - | - | - | 3 | 0 | - | - | 0 | 1 | 0.01% | 0.00% |
| IRELAND | 3 | 77 | - | - | - | 80 | 2 | - | - | 2 | 22 | 0.08% | 1.50% |
| ISLE OF MAN | - | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| ISRAEL | 2 | 0 | - | - | - | 3 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| ITALY | 48 | 137 | - | - | - | 185 | 3 | - | - | 3 | 43 | 0.17% | 0.00% |
| JAMAICA | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| JAPAN | 6 | - | - | - | - | 6 | 0 | - | - | 0 | 2 | 0.01% | 0.00% |
| JORDAN | 0 | 1 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| KAZAKHSTAN | 0 | 1 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| KENYA | 0 | 0 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| KUWAIT | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| LATVIA | 2 | 0 | - | - | - | 3 | 0 | - | - | 0 | 1 | 0.00% | 1.00% |
| LEBANON | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| LIBYA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| LIECHTENSTEIN, PRINCIPALITY OF | 10 | 91 | - | - | - | 101 | 3 | - | - | 3 | 41 | 0.16% | 0.00% |
| LITHUANIA | 1 | 0 | - | - | - | 1 | 0 | - | - | 0 | 0 | 0.00% | 1.00% |
| LUXEMBOURG | 15 | 731 | - | - | - | 746 | 17 | - | - | 17 | 209 | 0.80% | 0.50% |
| MACAO | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| MACEDONIA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 1.75% |
| MALAYSIA | 11 | 0 | - | - | - | 11 | 0 | - | - | 0 | 3 | 0.01% | 0.00% |
| MALDIVE ISLANDS | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| MALTA | 12 | 1 | - | - | - | 13 | 1 | - | - | 1 | 12 | 0.05% | 0.00% |
| MAURITIUS ISLAND | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| MEXICO | 10 | 10 | - | - | - | 20 | 1 | - | - | 1 | 9 | 0.04% | 0.00% |
| MOLDOVA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 1.50% |
| MONTENEGRO | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 1.00% |
| MOROCCO | 2 | 2 | - | - | - | 4 | 0 | - | - | 0 | 4 | 0.01% | 0.00% |
| MOZAMBIQUE | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |

# Disclosure of capital buffers

continued: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

(€ million)

| | a | b | c | d | e | f | g | h | i | j | k | l | m |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30.06.2026 | | | | | | | | | | | | |
| | GENERAL CREDIT EXPOSURES | | RELEVANT CREDIT EXPOSURES – MARKET RISK | | | | OWN FUNDS REQUIREMENTS | | | | | | |
| BREAKDOWN BY COUNTRY | EXPOSURE VALUE UNDER THE STANDARDISED APPROACH | EXPOSURE VALUE UNDER THE IRB APPROACH | SUM OF LONG AND SHORT POSITION OF TRADING BOOK FOR SA | VALUE OF TRADING BOOK EXPOSURE FOR INTERNAL MODELS | SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK | TOTAL EXPOSURE VALUE | RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK | RELEVANT CREDIT EXPOSURES – MARKET RISK | RELEVANT CREDIT EXPOSURES – SECURITISATION POSITIONS IN THE NON-TRADING BOOK | TOTAL | RISK-WEIGHTED EXPOSURE AMOUNTS | OWN FUNDS REQUIREMENT WEIGHTS (%) | COUNTERCYCLICAL CAPITAL BUFFER RATE (%) |
| NAMIBIA | 0 | - | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| NETHERLANDS | 18 | 880 | - | - | - | 899 | 23 | - | - | 23 | 285 | 1.10% | 2.00% |
| NEW ZEALAND | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| NIGERIA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| NORTH KOREA | 2 | - | - | - | - | 2 | 0 | - | - | 0 | 0 | 0.00% | 1.00% |
| NORWAY | 5 | 290 | - | - | - | 294 | 8 | - | - | 8 | 103 | 0.40% | 2.50% |
| OMAN | - | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| PAKISTAN | - | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| PANAMA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| PARAGUAY | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| PERU | 1 | 0 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| PHILIPPINES | 1 | 0 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| POLAND | 22 | 22 | - | - | - | 44 | 1 | - | - | 1 | 19 | 0.07% | 1.00% |
| PORTUGAL | 12 | 0 | - | - | - | 12 | 0 | - | - | 0 | 3 | 0.01% | 0.75% |
| QATAR | 0 | 137 | - | - | - | 137 | 2 | - | - | 2 | 25 | 0.10% | 0.00% |
| ROMANIA | 5 | 54 | - | - | - | 59 | 1 | - | - | 1 | 17 | 0.07% | 1.00% |
| RUSSIA | 0 | 34 | - | - | - | 34 | 0 | - | - | 0 | 1 | 0.01% | 0.50% |
| SALVADOR, EL | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| SAN MARINO | 0 | 1 | - | - | - | 1 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| SAUDI ARABIA | 0 | - | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 1.00% |
| SENEGAL | 0 | 7 | - | - | - | 7 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| SERBIA | 9 | 2 | - | - | - | 11 | 1 | - | - | 1 | 10 | 3.89% | 0.00% |
| SINGAPORE | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| SLOVAKIA | 12 | 20 | - | - | - | 32 | 1 | - | - | 1 | 15 | 0.06% | 1.50% |
| SLOVENIA | 13 | 156 | - | - | - | 169 | 4 | - | - | 4 | 47 | 0.18% | 1.00% |
| SOUTH AFRICAN REPUBLIC | 1 | 0 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 1.00% |
| SPAIN | 17 | 674 | - | - | - | 691 | 14 | - | - | 14 | 176 | 0.68% | 0.50% |
| ST. KITTS AND NEVIS | - | 0 | - | - | - | 0 | - | - | - | - | 0 | 0.00% | 0.00% |
| SUDAN | - | - | - | - | - | - | - | - | - | - | - | 0.00% | 0.00% |
| SWEDEN | 16 | 1,227 | - | - | - | 1,244 | 30 | - | - | 30 | 375 | 1.44% | 2.00% |
| SWITZERLAND | 64 | 547 | - | - | - | 611 | 14 | - | - | 14 | 177 | 0.68% | 0.00% |
| TAIWAN | 1 | 0 | - | - | - | 1 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| THAILAND | 1 | 1 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| TUNISIA | 1 | 5 | - | - | - | 5 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| TURKEY | 8 | 26 | - | - | - | 34 | 1 | - | - | 1 | 15 | 0.06% | 0.00% |
| U.S.A. | 44 | 374 | - | - | - | 418 | 13 | - | - | 13 | 161 | 0.62% | 0.00% |
| UKRAINE | 0 | 1 | - | - | - | 1 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| UNITED ARAB EMIRATES | 4 | 568 | - | - | - | 572 | 6 | - | - | 6 | 73 | 0.28% | 0.00% |

# Disclosure of capital buffers

continued: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

(€ million)

| | a | b | c | d | e | f | g | h | i | j | k | l | m |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 30.06.2026 | | | | | | | | | | | | |
| | GENERAL CREDIT EXPOSURES | | RELEVANT CREDIT EXPOSURES – MARKET RISK | | | | OWN FUNDS REQUIREMENTS | | | | | | |
| BREAKDOWN BY COUNTRY | EXPOSURE VALUE UNDER THE STANDARDISED APPROACH | EXPOSURE VALUE UNDER THE IRB APPROACH | SUM OF LONG AND SHORT POSITION OF TRADING BOOK FOR SA | VALUE OF TRADING BOOK EXPOSURE FOR INTERNAL MODELS | SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK | TOTAL EXPOSURE VALUE | RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK | RELEVANT CREDIT EXPOSURES – MARKET RISK | RELEVANT CREDIT EXPOSURES – SECURITISATION POSITIONS IN THE NON-TRADING BOOK | TOTAL | RISK-WEIGHTED EXPOSURE AMOUNTS | OWN FUNDS REQUIREMENT WEIGHTS (%) | COUNTERCYCLICAL CAPITAL BUFFER RATE (%) |
| UNITED KINGDOM | 65 | 253 | - | - | - | 318 | 10 | - | - | 10 | 122 | 0.47% | 2.00% |
| URUGUAY | 0 | 0 | - | - | - | 0 | 0 | - | - | 0 | 0 | 0.00% | 0.00% |
| VIET-NAM | 1 | 1 | - | - | - | 2 | 0 | - | - | 0 | 1 | 0.00% | 0.00% |
| Other States | 6 | 1 | - | - | - | 6 | 1 | - | - | 1 | 8 | 0.03% | 0.00% |
| **TOTAL COUNTRIES** | **5,071** | **64,980** | **-** | **-** | **1,824** | **71,876** | **2,054** | **-** | **22** | **2,076** | **25,951** | 100.00% | |

## EU CCyB2 - Amount of institution-specific countercyclical capital buffer (Art. 440 CRR)

### EU CCyB2 - Amount of institution-specific countercyclical capital buffer

(€ million)

| DESCRIPTION | | a |
|---|---|---|
| 1 | Total risk exposure amount | 33,876 |
| 2 | Institution specific countercyclical capital buffer rate | 0.15% |
| 3 | Institution specific countercyclical capital buffer requirement | 52 |

# Disclosure of credit risk adjustments

## Disclosure of credit risk adjustments (Article 442 CRR)

Generally, loans are divided into "performing” loans and "non-performing" loans. In accordance with IFRS 9, performing loans are further subdivided into loans with valuation allowances based on 1-year expected loss (Stage 1) and loans with valuation allowances based on lifetime expected loss (Stage 2). Non-performing loans constitute Stage 3.

## EU CQ1 - Credit quality of forborne exposures (Art. 442 CRR)

### EU CQ1 - Credit quality of forborne exposures

(€ million)

| | | a | b | c | d | e | f | g | h |
|---|---|---|---|---|---|---|---|---|---|
| | | GROSS CARRYING AMOUNT/NOMINAL AMOUNTOF EXPOSURES WITH FORBEARANCE MEASURES | | | | ACCUMULATED IMPAIRMENT, ACCUMULATED NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK AND PROVISIONS | | COLLATERALS RECEIVED AND FINANCIAL GUARANTEES RECEIVED ON FORBORNE EXPOSURES | |
| | | | NON-PERFORMING FORBORNE | | | | | | |
| DESCRIPTION | | PERFORMING FORBORNE | | OF WHICH DEFAULTED | OF WHICH IMPAIRED | ON PERFORMING FORBORNE EXPOSURES | ON NON-PERFORMING FORBORNE EXPOSURES | | OF WHICH COLLATERAL AND FINANCIAL GUARANTEES RECEIVED ON NON-PERFORMING EXPOSURES WITH FORBEARANCE MEASURES |
| **005** | **Cash balances at central banks and other demand deposits** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **010** | **Loans and advances** | **586** | **962** | **962** | **962** | **(31)** | **(269)** | **887** | **539** |
| 020 | Central banks | - | - | - | - | - | - | - | - |
| 030 | General governments | - | - | - | - | - | - | - | - |
| 040 | Credit institutions | - | - | - | - | - | - | - | - |
| 050 | Other financial corporations | 15 | 2 | 2 | 2 | (1) | (2) | 14 | - |
| 060 | Non-financial corporations | 434 | 869 | 869 | 869 | (24) | (237) | 728 | 490 |
| 070 | Households | 137 | 91 | 91 | 90 | (7) | (30) | 145 | 49 |
| **080** | **Debt Securities** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| **090** | **Loan commitments given** | **53** | **109** | **109** | **109** | **2** | **22** | **10** | **6** |
| **100** | **Total as at 30.06.2026** | **639** | **1,071** | **1,071** | **1,071** | **(33)** | **(291)** | **897** | **545** |
| | **Total as at 31.12.2025** | **849** | **896** | **896** | **895** | **(35)** | **(292)** | **902** | **479** |

Strong decrease of performing forborne volumes (€-210m vs. 31.12.2025), driven by corporate clients, due to repayments and a shift of two tickets to non-performing forborne volumes.
Non-performing forborne volumes increased by €+175m vs. year-end 2025, driven by corporate clients.

# Disclosure of credit risk adjustments

## EU CQ4: Quality of non-performing exposures by geography (Art. 442 CRR)

### EU CQ4 - Quality of non-performing exposures by geography

(€ million)

| | DESCRIPTION | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | | GROSS CARRYING/NOMINAL AMOUNT | | | | | | |
| | | | OF WHICH: NON-PERFORMING | | | | | |
| | | | | OF WHICH: DEFAULTED | OF WHICH: SUBJECT TO IMPAIRMENT | ACCUMULATED IMPAIRMENT | PROVISIONS ON OFF-BALANCE SHEET COMMITMENTS AND FINANCIAL GUARANTEES GIVEN | ACCUMULATED NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK ON NON-PERFORMING EXPOSURES |
| **010** | **On-Balance Sheet Exposures** | **105,686** | **2,041** | **2,041** | **105,156** | **(1,057)** | | **-** |
| 020 | AUSTRIA | 63,292 | 1,616 | 1,616 | 62,928 | (913) | | - |
| 030 | FRANCE | 8,064 | 0 | 0 | 8,064 | (0) | | - |
| 040 | GERMANY | 5,896 | 18 | 18 | 5,895 | (19) | | - |
| 050 | SPAIN | 4,461 | 0 | 0 | 4,461 | (0) | | - |
| 060 | INTERNATIONAL ORGANISATIONS | 4,753 | - | - | 4,590 | (0) | | - |
| 070 | Other States | 19,219 | 406 | 406 | 19,217 | (125) | | - |
| **080** | **Off-Balance Sheet Exposures** | **41,050** | **415** | **415** | | | **207** | |
| 090 | AUSTRIA | 33,190 | 317 | 317 | | | 175 | |
| 100 | GERMANY | 1,241 | 5 | 5 | | | 3 | |
| 110 | SWEDEN | 922 | 79 | 79 | | | 12 | |
| 120 | DENMARK | 747 | - | - | | | 1 | |
| 130 | FINLAND | 633 | - | - | | | 0 | |
| 140 | Other States | 4,317 | 14 | 14 | | | 16 | |
| **150** | **Total as at 30.06.2026** | **146,736** | **2,456** | **2,456** | **105,156** | **(1,057)** | **207** | **-** |
| | **Total as at 31.12.2025** | **136,774** | **2,524** | **2,524** | **94,723** | **(1,170)** | **184** | **-** |

Total exposure as well as accumulated impairments reflect Bank Austria's business focus on the Austrian market. In coherence with the UniCredit group approach, the non-performing exposures are equal to defaulted.

The above template does not include:
- the Held for Trading portfolio;
- the item "Cash balances at central banks and other demand deposits".

# Disclosure of credit risk adjustments

## EU CQ5: Credit quality of loans and advances by industry (Art. 442 CRR)

### EU CQ5 - Credit quality of loans and advances by industry

(€ million)

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | GROSS CARRYING AMOUNT | | | | | |
| | | | OF WHICH NON-PERFORMING | | | | |
| DESCRIPTION | | | | OF WHICH DEFAULTED | OF WHICH LOANS AND ADVANCES SUBJECT TO IMPAIRMENT | ACCUMULATED IMPAIRMENT | ACCUMULATED NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK ON NON-PERFORMING EXPOSURES |
| 010 | Agriculture, forestry and fishing | 65 | 7 | 7 | 65 | (1) | - |
| 020 | Mining and quarrying | 30 | 5 | 5 | 30 | (1) | - |
| 030 | Manufacturing | 6,773 | 476 | 476 | 6,741 | (207) | - |
| 040 | Electricity, gas, steam and air conditioning supply | 1,216 | 17 | 17 | 1,216 | (9) | - |
| 050 | Water supply | 456 | 33 | 33 | 456 | (7) | - |
| 060 | Construction | 438 | 29 | 29 | 438 | (24) | - |
| 070 | Wholesale and retail trade | 2,532 | 153 | 153 | 2,532 | (97) | - |
| 080 | Transport and storage | 1,096 | 12 | 12 | 1,094 | (7) | - |
| 090 | Accommodation and food service activities | 346 | 52 | 52 | 346 | (27) | - |
| 100 | Information and communication | 377 | 6 | 6 | 377 | (5) | - |
| 110 | Financial and insurance actvities | 1,840 | 86 | 86 | 1,840 | (35) | - |
| 120 | Real estate activities | 12,374 | 496 | 496 | 12,241 | (186) | - |
| 130 | Professional, scientific and technical activities | 4,650 | 40 | 40 | 4,650 | (46) | - |
| 140 | Administrative and support service activities | 824 | 3 | 3 | 824 | (7) | - |
| 150 | Public administration and defense, compulsory social security | 16 | - | - | 16 | (0) | - |
| 160 | Education | 28 | 0 | 0 | 28 | (0) | - |
| 170 | Human health services and social work activities | 256 | 0 | 0 | 256 | (1) | - |
| 180 | Arts, entertainment and recreation | 404 | 2 | 2 | 404 | (1) | - |
| 190 | Other services | 378 | 3 | 3 | 378 | (4) | - |
| **200** | **Total as at 30.06.2026** | **34,099** | **1,419** | **1,419** | **33,933** | **(665)** | **-** |
| | **Total as at 31.12.2025** | **33,479** | **1,421** | **1,421** | **33,328** | **(746)** | **-** |

In coherence with the UniCredit group approach, the non-performing exposures are equal to defaulted.
The above template does not include the Held for Trading portfolio.

# Disclosure of credit risk adjustments

## EU CQ7 - Collateral obtained by taking possession and execution processes (Art. 442 CRR)

**EU CQ7 - Collateral obtained by taking possession and execution processes**

(€ million)

| | | a | b |
|---|---|---|---|
| | | COLLATERAL OBTAINED BY TAKING POSSESSION | |
| DESCRIPTION | | VALUE AT INITIAL RECOGNITION | ACCUMULATED NEGATIVE CHANGES |
| **010** | **Property Plant and Equipment (PP&E)** | **-** | **-** |
| **020** | **Other than PP&E** | **91** | **(46)** |
| 030 | Residential immovable property | - | - |
| 040 | Commercial immovable property | 91 | (46) |
| 050 | Movable property | - | - |
| 060 | Equity and debt instruments | - | - |
| 070 | Other collateral | - | - |
| **080** | **Total as at 30.06.2026** | **91** | **(46)** |
| | **Total as at 31.12.2025** | **85** | **(39)** |

# Disclosure of credit risk adjustments

## EU CR1 - Performing and non-performing exposures and related provisions (Art. 442 CRR)

### EU CR1 - Performing and non-performing exposures and related provisions

(€ million)

| | | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | GROSS CARRYING AMOUNT/NOMINAL AMOUNT | | | | | |
| | | PERFORMING EXPOSURES | | | NON-PERFORMING EXPOSURES | | |
| DESCRIPTION | | | 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 | 6,001 | 5,990 | 12 | 4 | | 4 |
| 010 | Loans and advances | 74,267 | 64,312 | 9,690 | 2,037 | | 1,986 |
| 020 | Central banks | - | - | - | - | | - |
| 030 | General governments | 7,704 | 6,977 | 727 | 158 | | 158 |
| 040 | Credit institutions | 10,060 | 9,940 | 120 | 15 | | 15 |
| 050 | Other financial corporations | 6,317 | 5,738 | 578 | 11 | | 11 |
| 060 | Non-financial corporations | 32,680 | 27,940 | 4,606 | 1,419 | | 1,373 |
| 070 | *of which: SMEs* | *7,992* | *6,589* | *1,367* | *776* | | *763* |
| 080 | Households | 17,507 | 13,717 | 3,660 | 434 | | 429 |
| 090 | Debt securities | 23,376 | 22,907 | 238 | - | | - |
| 100 | Central banks | - | - | - | - | | - |
| 110 | General governments | 16,104 | 15,792 | 94 | - | | - |
| 120 | Credit institutions | 6,470 | 6,394 | 76 | - | | - |
| 130 | Other financial corporations | 469 | 388 | 68 | - | | - |
| 140 | Non-financial corporations | 333 | 333 | - | - | | - |
| 150 | Off-balance-sheet exposures | 40,635 | 36,644 | 3,992 | 415 | | 415 |
| 160 | Central banks | 0 | 0 | - | - | | - |
| 170 | General governments | 3,564 | 3,559 | 5 | 0 | | 0 |
| 180 | Credit institutions | 507 | 506 | 1 | 0 | | 0 |
| 190 | Other financial corporations | 5,692 | 5,209 | 484 | - | | - |
| 200 | Non-financial corporations | 25,821 | 22,990 | 2,831 | 402 | | 402 |
| 210 | Households | 5,051 | 4,380 | 671 | 13 | | 13 |
| **220** | **Total as at 30.06.2026** | **144,280** | **129,853** | **13,931** | **2,456** | | **2,405** |
| | **Total as at 31.12.2025** | **142,662** | **128,473** | **13,686** | **2,524** | | **2,517** |

Total performing exposures increased by €1.6 billion, driven in particular by higher volumes with credit institutions.
The decrease in non-performing exposures by €68 million in the first half of 2026 based on good collection result, despite selected moderate inflows.

# Disclosure of credit risk adjustments

continued: Template EU CR1 - Performing and non-performing exposures and related provisions

(€ million)

| | | g | h | i | j | k | l | m | n | o |
|---|---|---|---|---|---|---|---|---|---|---|
| | | ACCUMULATED IMPAIRMENT, ACCUMULATED IMPAIRMENT NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK AND PROVISIONS | | | | | | | COLLATERALS 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 |
| DESCRIPTION | | | 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 | (0) | (0) | (0) | (4) | | (4) | | - | - |
| 010 | Loans and advances | (428) | (75) | (353) | (623) | | (620) | (101) | 43,344 | 1,028 |
| 020 | Central banks | - | - | - | - | | - | - | - | - |
| 030 | General governments | (5) | (0) | (5) | (17) | | (17) | - | 2,519 | 138 |
| 040 | Credit institutions | (1) | (0) | (1) | (1) | | (1) | - | 8,211 | 13 |
| 050 | Other financial corporations | (16) | (6) | (11) | (11) | | (11) | (3) | 3,444 | - |
| 060 | Non-financial corporations | (229) | (40) | (189) | (436) | | (434) | (34) | 15,471 | 670 |
| 070 | *of which: SMEs* | *(77)* | *(12)* | *(65)* | *(231)* | | *(229)* | *(7)* | *6,366* | *439* |
| 080 | Households | (177) | (29) | (148) | (158) | | (157) | (64) | 13,698 | 207 |
| 090 | Debt securities | (2) | (0) | (1) | - | | - | - | - | - |
| 100 | Central banks | - | - | - | - | | - | - | - | - |
| 110 | General governments | (1) | (0) | (1) | - | | - | - | - | - |
| 120 | Credit institutions | (0) | (0) | (0) | - | | - | - | - | - |
| 130 | Other financial corporations | (1) | (0) | (1) | - | | - | - | | - |
| 140 | Non-financial corporations | (0) | (0) | - | - | | - | - | - | - |
| 150 | Off-balance-sheet exposures | 55 | 16 | 38 | 152 | | 152 | - | 4,231 | 35 |
| 160 | Central banks | - | - | - | - | | - | | - | - |
| 170 | General governments | 0 | 0 | 0 | - | | - | | 118 | - |
| 180 | Credit institutions | 0 | 0 | - | - | | - | | 199 | - |
| 190 | Other financial corporations | 2 | 1 | 1 | - | | - | | 1,052 | - |
| 200 | Non-financial corporations | 35 | 10 | 25 | 152 | | 152 | | 2,466 | 31 |
| 210 | Households | 18 | 6 | 12 | 0 | | 0 | | 397 | 3 |
| **220** | **Total as at 30.06.2026** | **(484)** | **(92)** | **(393)** | **(775)** | | **(773)** | **(101)** | **47,575** | **1,063** |
| | **Total as at 31.12.2025** | **(542)** | **(110)** | **(432)** | **(816)** | | **(816)** | **(137)** | **42,352** | **1,081** |

# Disclosure of credit risk adjustments

## EU CR1-A – Maturity of exposures (Art. 442 CRR)

### EU CR1-A - Maturity of exposures

(€ million)

| | DESCRIPTION | a ON DEMAND | b <= 1 YEAR | c > 1 YEAR <= 5 YEARS | d > 5 YEARS | e NO STATED MATURITY | f TOTAL |
|---|---|---|---|---|---|---|---|
| | | NET EXPOSURE VALUE | | | | | |
| 1 | Loans and advances | 8,136 | 14,112 | 18,459 | 34,546 | - | 75,253 |
| 2 | Debt securities | - | 1,386 | 10,154 | 11,834 | - | 23,374 |
| 3 | **Total as at 30.06.2026** | **8,136** | **15,498** | **28,614** | **46,380** | **-** | **98,627** |
| | **Total as at 31.12.2025** | **5,432** | **12,269** | **29,809** | **46,547** | **-** | **94,057** |

## EU CR2 – Changes in the stock of non-performing loans and advances (Art. 442 CRR)

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

(€ million)

| | DESCRIPTION | a GROSS CARRYING AMOUNT |
|---|---|---|
| **010** | **Initial stock of non-performing loans and advances as at 31.12.2025** | **2,070** |
| 020 | Inflows to non-performing portfolios | 431 |
| 030 | Outflows from non-performing portfolios | (465) |
| 040 | Outflows due to write-offs | (54) |
| 050 | Outflow due to other situations | (411) |
| **060** | **Final stock of non-performing loans and advances as at 30.06.2026** | **2,037** |

Total stock of non-performing loans and advances decreased in the first half of 2026, based on recoveries from collection activities, despite selected moderate inflows.

# Disclosure of leverage

## Disclosure of leverage (Article 451 CRR)

The Basel 3 prudential regulation introduced the requirement of calculation, reporting, and publication of leverage ratio that is an additional regulatory requirement to risk-based indicators.

The main leverage ratio objectives are:
- restricting the build-up of leverage in the banking sector;
- enhancing the capital ratios with a further, simple and not risk based measure.

The ratio is calculated according to the rules of the CRR3 and, in particular, article 429, complying with "Basel III: Finalising post-crisis reforms [1]", issued in December 2017.
In the session of 15 April 2019, the European Parliament approved 3% minimum requirement for the leveraging ratio in the first pillar.

***Content***
CRR article 429 defined the leverage ratio as the Bank's capital measure divided by the total exposure and it is expressed ad percentage between:
- Tier 1 Capital;
- the total exposure, calculated as sum of all assets and off-balance sheet items not deducted when determining the Tier 1 capital measure.

The total exposure includes (the below mentioned articles refer to CRR):
- Derivatives - calculated according to the Standardised Approach for Counterparty Credit Risk as per Section 3 of Chapter 6 of Title II of the Part 3, or, as an alternative, the Original Exposure Method as per article 295 of the CRR. For Written Credit Derivatives, additionally the Fully Effective Notional amount reduced by the fair value changes that have been incorporated in Tier 1 Capital is included. If specific conditions are met the resulting exposure value may be further reduced by the effective notional amount of purchased credit derivatives.
- Security Financing Transactions (SFT [2]) - calculated as sum of two components: the counterparty credit risk exposure, i.e. the exposure net of collateral (and not including the haircut), and the accounting value of the SFT asset; if specific conditions set by CRR3 are met, it is possible to determine the exposure value of cash receivable and cash payables on a net basis.
- Off-balance Sheet Exposure - calculated, according to article 111 as nominal amount not reduced by specific credit risk adjustments and by applying the Standardised Approach for RWEA calculation credit conversion factors.
- Other Assets - calculated according to article 111, as accounting value reduced by specific credit risk adjustments, additional value adjustments and other own funds reductions related to the asset item; if specific conditions set by CRR3 are met, cash variation margins provided for derivatives transactions can be excluded from the exposure.
- Exempted Exposures according to article 429a where applicable.

The following table shows the reconciliation between the total Leverage Ratio Exposure (denominator) and the Accounting balance sheet values, according to the CRR2 article 451(1)(b).

[1] Refer to "Basel III: Finalising post-crisis reforms" **https://www.bis.org/basel_framework/standard/LEV.htm**
[2] Security Financing Transactions are repurchased transactions, securities or commodities lending or borrowing transactions and margin lending transactions

# Disclosure of leverage

## EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures (Art. 451 CRR)

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

(€ million)

| DESCRIPTION | | a | |
|---|---|---|---|
| | | 30.06.2026 | 31.12.2025 |
| 1 | Total assets as per published financial statements | 111,824 | 109,593 |
| 2 | Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation | 0 | 10 |
| 3 | (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference) | - | - |
| 4 | (Adjustment for temporary exemption of exposures to central bank (if applicable)) | - | - |
| 5 | (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (i) of point (i) of article 429a(1) CRR) | - | - |
| 6 | Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting | - | - |
| 7 | Adjustment for eligible cash pooling transactions | - | - |
| 8 | Adjustments for derivative financial instruments | (1,727) | (1,832) |
| 9 | Adjustment for securities financing transactions (SFTs) | 3,311 | 1,395 |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 8,184 | 8,510 |
| 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) | - | - |
| EU-11b | (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of article 429a(1) CRR) | - | - |
| 12 | Other adjustments | (1,761) | (1,748) |
| **13** | **Total exposure measure** | **119,830** | **115,928** |

# Disclosure of leverage

## EU LR2 - LRCom: Leverage ratio common disclosure (Art. 451 CRR)

The following table shows the Leverage Ratio as of 30 June 2026 (vs. 31 December 2025) and the breakdown of the exposure by main categories, according to CRR articles 451(1)(a), 451(1)(b) and 451(1)(c).

### EU LR2 - LRCom: Leverage ratio common disclosure

(€ million)

| | | CRR LEVERAGE RATIO EXPOSURES | |
|---|---|---|---|
| | | a | b |
| DESCRIPTION | | 30.06.2026 | 31.12.2025 |
| **On-balance sheet exposures (excluding derivatives and SFTs)** | | | |
| 1 | On-balance sheet items (excluding derivatives, SFTs, but including collateral) | 99,967 | 101,568 |
| 2 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | - | - |
| 3 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | (76) | (34) |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | - | - |
| 5 | (General credit risk adjustments to on-balance sheet items) | - | - |
| 6 | (Asset amounts deducted in determining Tier 1 capital) | (2,431) | (2,389) |
| **7** | **Total on-balance sheet exposures (excluding derivatives and SFTs)** | **97,460** | **99,145** |
| **Derivative exposures** | | | |
| 8 | Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin) | 208 | 249 |
| EU-8a | Derogation for derivatives: replacement costs contribution under the simplified standardised approach | - | - |
| 9 | Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions | 1,400 | 1,400 |
| EU-9a | Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach | - | 0 |
| EU-9b | Exposure determined under Original Exposure Method | - | - |
| 10 | (Exempted CCP leg of client-cleared trade exposures) (SA-CCR) | - | - |
| EU-10a | (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach) | - | - |
| EU-10b | (Exempted CCP leg of client-cleared trade exposures) (original Exposure Method) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | 10 | 10 |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | - |
| **13** | **Total derivatives exposures** | **1,618** | **1,658** |
| **Securities financing transaction (SFT) exposures** | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions | 9,987 | 5,948 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 16 | Counterparty credit risk exposure for SFT assets | 3,311 | 1,395 |
| EU-16a | Derogation for SFTs: Counterparty credit risk exposure in accordance with articles 429e(5) and 222 CRR | - | - |
| 17 | Agent transaction exposures | - | - |
| EU-17a | (Exempted CCP leg of client-cleared SFT exposure) | - | - |
| **18** | **Total securities financing transaction exposures** | **13,298** | **7,343** |
| **Other off-balance sheet exposures** | | | |
| 19 | Off-balance sheet exposures at gross notional amount | 45,507 | 45,894 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (37,324) | (37,384) |
| 21 | (General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures) | - | - |
| **22** | **Off-balance sheet exposures** | **8,184** | **8,510** |
| **Excluded exposures** | | | |
| EU-22a | (Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR) | - | - |
| EU-22b | (Exposures exempted in accordance with point (j) of article 429a(1) CRR (on and off-balance sheet)) | - | - |
| EU-22c | (Excluded exposures of public development banks (or units) - Public sector investments) | - | - |
| EU-22d | (Excluded exposures of public development banks (or units) - Promotional loans) | - | - |
| EU-22e | (Excluded passing-through promotional loan exposures by non-public development banks (or units)) | - | - |
| EU-22f | (Excluded guaranteed parts of exposures arising from export credits) | (729) | (728) |
| EU-22g | (Excluded excess collateral deposited at triparty agents) | - | - |
| EU-22h | (Excluded CSD related services of CSD/institutions in accordance with point (o) of article 429a(1) CRR) | - | - |
| EU-22i | (Excluded CSD related services of designated institutions in accordance with point (p) of article 429a(1) CRR) | - | - |
| EU-22j | (Reduction of the exposure value of pre-financing or intermediate loans) | - | - |
| EU-22k | (Excluded exposures to shareholders according to Article 429a(1), point (da) CRR) | - | - |
| EU-22l | (Exposures deducted in accordance with point (q) of Article 429a(1) CRR) | - | - |
| **EU-22m** | **(Total exempted exposures)** | **(729)** | **(728)** |

# Disclosure of leverage

continued: Template EU LR2 - LRCom: Leverage ratio common disclosure

(€ million)

| | | CRR LEVERAGE RATIO EXPOSURES | |
|---|---|---|---|
| | | a | b |
| DESCRIPTION | | 30.06.2026 | 31.12.2025 |
| **Capital and total exposure measure** | | | |
| **23** | **Tier 1 capital** | **7,574** | **7,636** |
| **24** | **Total exposure measure** | **119,830** | **115,928** |
| **Leverage ratio** | | | |
| 25 | Leverage ratio (%) | 6.3% | 6.6% |
| EU-25 | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) | 6.3% | 6.6% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) | 6.3% | 6.6% |
| 26 | Regulatory minimum leverage ratio requirement (%) | 3.0% | 3.0% |
| EU-26a | Additional own funds requirements to address the risk of excessive leverage (%) | - | - |
| EU-26b | *of which: to be made up of CET1 capital (%)* | - | - |
| 27 | Leverage ratio buffer requirement (%) | - | - |
| EU-27a | Overall leverage ratio requirement (%) | 3.0% | 3.0% |
| **Choice on transitional arrangements and relevant exposures** | | | |
| EU-27b | Choice on transitional arrangements for the definition of the capital measure | 0 | 0 |
| **Disclosure of mean values** | | | |
| 28 | Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 7,648 | 8,868 |
| 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 | 9,987 | 5,948 |
| 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) | 117,491 | 118,848 |
| 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) | 117,491 | 118,848 |
| 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) | 6.4% | 6.4% |
| 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) | 6.4% | 6.4% |

# Disclosure of leverage

## EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (Art. 451 CRR)

The following table shows, for exposures other than derivatives and SFTs, the breakdown by exposure class, according to CRR2 article 451(1)(b).

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

(€ million)

| DESCRIPTION | | a 30.06.2026 | 31.12.2025 |
|---|---|---|---|
| **EU-1** | **Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:** | **99,238** | **100,840** |
| EU-2 | Trading book exposures | - | - |
| EU-3 | Banking book exposures, of which: | 99,238 | 100,840 |
| EU-4 | Covered bonds | 4,665 | 4,721 |
| EU-5 | Exposures treated as sovereigns | 28,062 | 31,249 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns | 2,477 | 2,432 |
| EU-7 | Institutions | 2,821 | 3,237 |
| EU-8 | Secured by mortgages of immovable properties | 27,890 | 27,548 |
| EU-9 | Retail exposures | 2,600 | 2,598 |
| EU-10 | Corporate | 23,976 | 22,293 |
| EU-11 | Exposures in default | 1,372 | 1,345 |
| EU-12 | Other exposures (eg equity, securitisations, and other non-credit obligation assets) | 5,375 | 5,416 |

# Disclosure of leverage

## EU LRA – Disclosure on qualitative items

### Table EU LRQua - Disclosure on qualitative items

**a) Description of the processes used to manage the risk of excessive leverage:**

The Leverage Ratio is calculated as Tier 1 capital over total leverage exposure (composed by all on-Balance Sheet Assets, Derivative Exposures, Securities Financing Transactions exposures, other off-Balance Sheet exposure).

To ensure an adequate level of the leverage ratio, a strict monitoring process is in place, meant to address potential excess liquidity which at its turn is reflected on Asset side, generating on-Balance Sheet Exposure.

The Leverage risk is also part of the Group Risk Appetite Framework, which includes the Leverage Ratio metric, therefore the relevant procedures and resources are applied to this kind of risk.

This KPI has its own Target, Trigger and Limit defined consistently with Group business strategies and considering regulatory requirements, peers' comparison, and stress test results. The results of the periodical monitoring this KPI are submitted, on a quarterly basis, to the Executive Committee, Internal Control & Risk Committee and to the Board of Directors.

The Group Risk Appetite process identifies the governance mechanism, managerial involvement, and escalation process under normal and stressed operating conditions. The defined escalation process is activated at relevant organizational levels to ensure an adequate reaction when triggers or limits are breached. Also, for the capital metrics, including the Leverage Ratio, the Group has defined a specific internal policy (Capital Contingency Policy) that set the processes for reacting to contingency situation which require a timely reaction in term of increase of capital or reduction of exposures.

**b) Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers:**

Changes of Leverage Ratio between June 2026 and December 2025 were mainly driven by:
Increase of Leverage Exposure mainly due to an increase in SFT exposure.

The overall Leverage Ratio decreased from 6.6% to 6.3% (as of the end of quarter).

# Disclosure of liquidity requirements

## Disclosure of liquidity requirements (Art. 451a CRR)

### Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR), introduced by Basel 3 prudential regulation, is a short time indicator which aims to ensure that credit institutions maintain an adequate liquidity buffer to cover the net liquidity outflows under severe conditions of stress over a period of 30 days.

The regulatory framework applied is represented by:

- with reference to the requirements to be met:
  - CRR Article 412 "Liquidity coverage requirement";
  - Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 that lays down rules that specify in detail the liquidity coverage requirement provided for in CRR article 412(1). In particular, the requirement that all institutions authorized has to meet is equal to 100%;
  - Commission Delegated Regulation (EU) 2018/1620 of 13 July 2018 amending Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions;
  - Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) 680/2014 (Text with EEA relevance);

- with reference to the disclosure information to be published:
  - CRR Article 435 which defines the disclosure requirements for each separate category of risk, including the key ratios (letter f);
  - Commission Implementing Regulation (EU) 2021/637 of 15 March 2021, laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295.

Therefore, disclosure is made according to the regulatory framework mentioned above.

# Disclosure of liquidity requirements

## EU LIQ1 - LCR disclosure template which complements Article 435(1)(f) CRR

### EU LIQ1 - Quantitative information of LCR

(€ million)

| | | a | b | c | d | e | f | g | h |
|---|---|---|---|---|---|---|---|---|---|
| SCOPE OF CONSOLIDATION (CONSOLIDATED) | | TOTAL UNWEIGHTED VALUE (AVERAGE) | | | | TOTAL WEIGHTED VALUE (AVERAGE) | | | |
| CURRENCY AND UNITS (EURO MILLION) | | | | | | | | | |
| EU 1a | QUARTER ENDING ON | 30.06.2026 | 31.03.2026 | 31.12.2025 | 30.09.2025 | 30.06.2026 | 31.03.2026 | 31.12.2025 | 30.09.2025 |
| 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)** | | | | | **19,654** | **20,203** | **20,792** | **21,643** |
| CASH-OUTFLOWS | | | | | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 30,638 | 30,848 | 30,941 | 31,004 | 2,233 | 2,255 | 2,258 | 2,267 |
| 3 | *Stable deposits* | *21,182* | *21,226* | *21,208* | *21,181* | *1,059* | *1,061* | *1,060* | *1,059* |
| 4 | *Less stable deposits* | *9,384* | *9,549* | *9,655* | *9,739* | *1,173* | *1,193* | *1,197* | *1,208* |
| 5 | Unsecured wholesale funding | 24,178 | 24,070 | 24,146 | 24,323 | 11,466 | 11,540 | 11,619 | 11,612 |
| 6 | *Operational deposits (all counterparties) and deposits in networks of cooperative banks* | *9,593* | *9,380* | *9,340* | *9,341* | *2,318* | *2,266* | *2,257* | *2,256* |
| 7 | *Non-operational deposits (all counterparties)* | *14,457* | *14,468* | *14,531* | *14,747* | *9,020* | *9,052* | *9,087* | *9,121* |
| 8 | *Unsecured debt* | *128* | *222* | *276* | *235* | *128* | *222* | *276* | *235* |
| 9 | Secured wholesale funding | | | | | 919 | 744 | 813 | 859 |
| 10 | Additional requirements | 11,168 | 11,144 | 11,133 | 11,470 | 2,889 | 2,894 | 2,935 | 3,137 |
| 11 | *Outflows related to derivative exposures and other collateral requirements* | *1,710* | *1,728* | *1,764* | *1,902* | *1,710* | *1,728* | *1,764* | *1,896* |
| 12 | *Outflows related to loss of funding on debt products* | - | - | - | - | - | - | - | - |
| 13 | *Credit and liquidity facilities* | *9,458* | *9,416* | *9,369* | *9,568* | *1,179* | *1,167* | *1,170* | *1,241* |
| 14 | Other contractual funding obligations | 246 | 280 | 294 | 298 | 246 | 280 | 294 | 298 |
| 15 | Other contingent funding obligations | 26,533 | 26,166 | 26,350 | 26,407 | 1,088 | 1,038 | 1,006 | 977 |
| **16** | **TOTAL CASH OUTFLOWS** | | | | | **18,840** | **18,750** | **18,925** | **19,150** |
| CASH-INFLOWS | | | | | | | | | |
| 17 | Secured lending (eg reverse repos) | 3,150 | 2,740 | 2,596 | 2,297 | 1,988 | 1,547 | 1,334 | 1,117 |
| 18 | Inflows from fully performing exposures | 3,193 | 3,460 | 3,278 | 3,115 | 2,649 | 2,874 | 2,720 | 2,612 |
| 19 | Other cash inflows | 1,424 | 1,367 | 1,386 | 1,441 | 1,082 | 1,058 | 1,113 | 1,220 |
| 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) | | | | | - | - | - | - |
| EU-19b | (Excess inflows from a related specialised credit institution) | | | | | - | - | - | - |
| **20** | **TOTAL CASH INFLOWS** | **7,767** | **7,567** | **7,260** | **6,853** | **5,719** | **5,480** | **5,167** | **4,949** |
| ***EU-20a*** | ***Fully exempt inflows*** | - | - | - | - | - | - | - | - |
| ***EU-20b*** | ***Inflows Subject to 90% Cap*** | - | - | - | - | - | - | - | - |
| ***EU-20c*** | ***Inflows Subject to 75% Cap*** | ***6,508*** | ***6,741*** | ***6,524*** | ***6,179*** | ***5,719*** | ***5,480*** | ***5,167*** | ***4,949*** |
| TOTAL ADJUSTED VALUE | | | | | | | | | |
| **EU-21** | **LIQUIDITY BUFFER** | | | | | **19,654** | **20,203** | **20,792** | **21,643** |
| **22** | **TOTAL NET CASH OUTFLOWS** | | | | | **13,121** | **13,270** | **13,758** | **14,201** |
| **23** | **LIQUIDITY COVERAGE RATIO (%)** | | | | | **150%** | **152%** | **151%** | **153%** |

The figures presented in this table show the calculated average amounts based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period.

# Disclosure of liquidity requirements

## Qualitative information which complements the “EU LIQ1 - LCR disclosure template”

Funding Concentration Risk can arise when the bank leverages on such a limited number of funding sources, that they become of such significance that the withdrawal of one or few could trigger liquidity problems.

At UniCredit Bank Austria AG, the governance and control of funding concentration risk is mainly performed through the setting and monitoring of metrics – managerial and regulatory - aimed at preventing potential vulnerabilities in the bank's ability to meet its liquidity obligations; such as the concentration by products and counterparties.

Regarding potential collateral calls, monthly reporting is conducted to measure the impact in terms of additionally required collateral that the bank may be required to provide given a downgrade of its own credit rating, relevant rating agencies are considered.

As far as the currency mismatch is concerned, a regular monitoring of the relevant currencies and related liquid assets and net cash outflows is performed. So far, only EUR and USD resulted to be relevant at bank level. Assessment performed on potential currency mismatches between liquid assets and net outflows shows that the liquidity surplus in EUR is sufficient to cover the gap in USD. A buffer of HQLA (high-quality liquid assets) in USD was built up, aiming to partially cover the net cash flows and has been maintained to face the potential risk related with the conversion of the currency.

As of 30 June 2026, the **liquidity buffer** components mainly consist of reserves held at Central Bank (in the amount of € 4.4 billion), central government assets & public financial institutions (in amount of €7.2 billion) and other eligible assets (in amount of €7.2 billion). Consequently, the liquidity buffer stands at €18.8 billion per 30.06.2026.

The main component of the net liquidity outflows is related with retail and corporate deposits and the potential cash outflows related with the committed and uncommitted credit lines.

# Disclosure of liquidity requirements

## EU LIQ2 - Net Stable Funding Ratio (NSFR)

### EU LIQ2 - Net Stable Funding Ratio

(€ million)

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | UNWEIGHTED VALUE BY RESIDUAL MATURITY | | | | |
| DESCRIPTION | | NO MATURITY | < 6 MONTHS | 6 MONTHS TO < 1YR | ≥ 1YR | WEIGHTED VALUE |
| **Available stable funding (ASF) Items** | | | | | | |
| 1 | Capital items and instruments | 6,461 | 602 | - | 1,343 | 7,805 |
| *2* | *Own funds* | *6,461* | *602* | *-* | *735* | *7,197* |
| *3* | *Other capital instruments* | | *-* | *-* | *608* | *608* |
| 4 | Retail deposits | | 30,530 | 11 | 1,076 | 29,619 |
| *5* | *Stable deposits* | | *21,126* | *0* | *0* | *20,070* |
| *6* | *Less stable deposits* | | *9,404* | *11* | *1,076* | *9,549* |
| 7 | Wholesale funding: | | 46,538 | 1,520 | 13,824 | 27,757 |
| *8* | *Operational deposits* | | *9,796* | *-* | *-* | *4,898* |
| *9* | *Other wholesale funding* | | *36,742* | *1,520* | *13,824* | *22,859* |
| 10 | Interdependent liabilities | | - | - | - | - |
| 11 | Other liabilities: | 650 | 547 | - | 3,555 | 3,555 |
| *12* | *NSFR derivative liabilities* | *650* | | | | |
| *13* | *All other liabilities and capital instruments not included in the above categories* | | *547* | *-* | *3,555* | *3,555* |
| **14** | **Total available stable funding (ASF)** | | | | | **68,736** |
| **Required stable funding (RSF) Items** | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 2,408 |
| EU-15a | Assets encumbered for a residual maturity of one year or more in a cover pool | | - | - | 13,162 | 11,188 |
| 16 | Deposits held at other financial institutions for operational purposes | | - | - | - | - |
| 17 | Performing loans and securities: | | 18,005 | 5,514 | 37,579 | 37,793 |
| *18* | *Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut* | | *3,122* | *1,643* | *765* | *1,664* |
| *19* | *Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions* | | *6,393* | *736* | *3,183* | *4,079* |
| *20* | *Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:* | | *6,092* | *2,493* | *22,675* | *31,647* |
| *21* | *With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk* | | *802* | *267* | *5,274* | *8,122* |
| *22* | *Performing residential mortgages, of which:* | | *675* | *554* | *10,789* | *-* |
| *23* | *With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk* | | *303* | *343* | *5,616* | *-* |
| *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* | | *1,722* | *87* | *166* | *403* |
| 25 | Interdependent assets | | - | - | - | - |
| 26 | Other assets: | - | 1,655 | 141 | 4,055 | 4,622 |
| *27* | *Physical traded commodities* | | | | *-* | *-* |
| *28* | *Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs* | | *-* | *-* | *81* | *69* |
| *29* | *NSFR derivative assets* | | *-* | | | *-* |
| *30* | *NSFR derivative liabilities before deduction of variation margin posted* | | *704* | | | *35* |
| *31* | *All other assets not included in the above categories* | | *951* | *141* | *3,973* | *4,518* |
| 32 | Off-balance sheet items | | 9,073 | 2,031 | 25,471 | 2,484 |
| **33** | **Total RSF** | | | | | **58,495** |
| **34** | **Net Stable Funding Ratio (%)** | | | | | **118%** |

# Disclosure of credit risk mitigation techniques

## Disclosure of credit risk mitigation techniques (Art. 453 CRR)

Bank Austria has been authorized by the Austrian Financial Market Authority (FMA) and the Austrian National Bank (OeNB) to use its own estimates for volatility adjustments (comprehensive method) for credit risk mitigation techniques. This permission was given without limitation.

## EU CR3 – CRM techniques overview (Art. 453 CRR)

**EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques**

(€ million)

| | | | SECURED CARRYING AMOUNT | | | |
|---|---|---|---|---|---|---|
| | | | | | OF WHICH SECURED BY FINANCIAL GUARANTEES | |
| | | UNSECURED CARRYING AMOUNT | | OF WHICH SECURED BY COLLATERAL | | OF WHICH SECURED BY CREDIT DERIVATIVES |
| DESCRIPTION | | a | b | c | d | e |
| 1 | Loans and advances | 36,882 | 44,372 | 37,161 | 7,211 | - |
| 2 | Debt securities | 23,374 | - | - | - | |
| **3** | **Total as at 30.06.2026** | **60,256** | **44,372** | **37,161** | **7,211** | **-** |
| 4 | *of which: non-performing exposures* | *385* | *1,028* | *704* | *325* | - |
| EU-5 | *of which: defaulted* | *385* | *1,028* | | | |
| | **Total as at 31.12.2025** | **63,225** | **39,240** | **32,594** | **6,647** | **-** |
| | *of which: non-performing exposures* | *328* | *1,057* | *721* | *337* | - |
| | *of which: defaulted* | *328* | *1,057* | | | |

The secured and unsecured carrying amounts correspond to the amount of the gross credit exposure belonging to the following accounting portfolios:

- Cash balances at banks and central banks and other demand deposits;
- Financial assets at amortised cost;
- Financial assets at fair value through other comprehensive income;
- Financial assets at fair value through profit or loss - designated at fair value;
- Financial assets at fair value through profit or loss - mandatorily at fair value.

# Disclosure of credit risk mitigation techniques

## EU CR4 – Standardised approach – Credit risk exposure and CRM effects (Art. 453 CRR)

### EU CR4 - Standardised approach - Credit risk exposure and CRM effects

(€ million)

| | | 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 (%) |
| EXPOSURE CLASSES | | a | b | c | d | e | f |
| 1 | Central governments or central banks | 15,136 | 2,101 | 19,040 | 81 | 457 | 2.4% |
| 2 | Non-central government public sector entities | 8,087 | 1,056 | 9,689 | 154 | 110 | 1.1% |
| EU 2a | Regional governments or local authorities | 5,583 | 919 | 8,113 | 150 | 4 | 0.1% |
| EU 2b | Public sector entities | 2,504 | 137 | 1,576 | 4 | 106 | 6.7% |
| 3 | Multilateral development banks | 883 | - | 988 | 13 | - | - |
| EU 3a | International organisations | 3,850 | 0 | 3,850 | 0 | - | - |
| 4 | Institutions | 5 | - | 5 | - | 5 | 106.1% |
| 5 | Covered bonds | 1 | - | 1 | - | 1 | 43.8% |
| 6 | Corporates | 2,584 | 2,945 | 2,289 | 136 | 1,762 | 72.7% |
| 6.1 | *of which: Specialised Lending* | 74 | 3 | 74 | 1 | 66 | 87.9% |
| 7 | Subordinated debt exposures and equity | 959 | 0 | 959 | 0 | 2,304 | 240.4% |
| EU 7a | Subordinated debt exposures | 13 | - | 13 | - | 19 | 150.0% |
| EU 7b | Equity exposures | 946 | 0 | 946 | 0 | 2,285 | 241.6% |
| 8 | Retail | 185 | 86 | 128 | 21 | 111 | 74.9% |
| 9 | Secured by mortgages on immovable property and ADC exposures | 571 | 53 | 511 | 21 | 428 | 80.5% |
| 9.1 | Secured by mortgages on residential immovable property - non IPRE | 83 | 8 | 82 | 3 | 40 | 47.9% |
| 9.2 | Secured by mortgages on residential immovable property - IPRE | 11 | 3 | 10 | 1 | 5 | 48.3% |
| 9.3 | Secured by mortgages on commercial immovable property - non IPRE | 210 | 41 | 178 | 16 | 131 | 67.2% |
| 9.4 | Secured by mortgages on commercial immovable property - IPRE | 267 | 1 | 241 | 0 | 251 | 104.2% |
| 9.5 | Acquisition, Development and Construction (ADC) | - | - | - | - | - | - |
| 10 | Exposures in default | 71 | 5 | 62 | 2 | 85 | 131.8% |
| EU 10a | Exposures to institutions and corporates with a short-term credit assessment | 17 | 4 | 11 | 2 | 6 | 48.6% |
| EU 10b | Collective investment undertakings (CIU) | 2 | 0 | 2 | 0 | 8 | 375.0% |
| EU 10c | Other items | 595 | - | 595 | - | 482 | 81.0% |
| 11 | Not applicable | | | | | | |
| **12** | **Total as at 30.06.2026** | **32,947** | **6,250** | **38,131** | **429** | **5,759** | **14.9%** |
| | **Total as at 31.12.2025** | **35,509** | **6,294** | **40,508** | **358** | **5,305** | **13.0%** |

# Disclosure of credit risk mitigation techniques

## EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (Art. 453 CRR)

### EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques

(€ million)

| EXPOSURE CLASSES | | PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT | ACTUAL RISK WEIGHTED EXPOSURE AMOUNT |
|---|---|---|---|
| | | a | b |
| 1 | Central governments and central banks - F-IRB | 10 | 10 |
| EU 1a | Regional governments and local authorities - F-IRB | - | - |
| EU 1b | Public sector entities - F-IRB | - | - |
| 2 | Central governments and central banks - A-IRB | 126 | 126 |
| EU 2a | Regional governments and local authorities - A-IRB | - | - |
| EU 2b | Public sector entities - A-IRB | 63 | 63 |
| 3 | Institutions - F-IRB | 763 | 763 |
| 4 | Not applicable | | |
| 5 | Corporates - F-IRB | 7,698 | 7,698 |
| EU 5a | Corporates - General | 7,483 | 7,483 |
| EU 5b | Corporates - Specialised lending | - | - |
| EU 5c | Corporates - Purchased receivables | 216 | 216 |
| 6 | Corporates - A-IRB | 5,704 | 5,704 |
| EU 6a | Corporates - General | 5,126 | 5,126 |
| EU 6b | Corporates - Specialised lending | 544 | 544 |
| EU 6c | Corporates - Purchased Receivables | 34 | 34 |
| 7 | Not applicable | | |
| 8 | Not applicable | | |
| EU 8a | Retail - A-IRB | 5,907 | 5,907 |
| 9 | Retail - Qualifying revolving (QRRE) | 493 | 493 |
| 10 | Retail - Secured by residential immovable property | 3,932 | 3,932 |
| EU10a | Retail - Purchased receivables | - | - |
| EU10b | Retail - Other retail exposures | 1,482 | 1,482 |
| 11 | Not applicable | | |
| 12 | Not applicable | | |
| 13 | Not applicable | | |
| 14 | Not applicable | | |
| 15 | Not applicable | | |
| 16 | Not applicable | | |
| **17** | **Exposures under F-IRB** | **8,472** | **8,472** |
| **18** | **Exposures under A-IRB** | **11,799** | **11,799** |
| **19** | **Total as at 30.06.2026 (including F-IRB exposures and A-IRB exposures)** | **20,272** | **20,272** |
| | **Total as at 31.12.2025 (including F-IRB exposures and A-IRB exposures)** | **21,010** | **21,010** |

The above table illustrates the effect of credit derivatives on IRB approach capital requirements' calculation, comparing RWA before and after credit derivatives mitigation.

At Bank Austria, there is no effect from such mitigation techniques on RWA under the IRB approach.

# Disclosure of credit risk mitigation techniques

## EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques (Art. 453 CRR)

### EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques - AIRB

(€ million)

| | | | CREDIT RISK MITIGATION TECHNIQUES | | | | |
|---|---|---|---|---|---|---|---|
| | | | FUNDED CREDIT PROTECTION (FCP) | | | | |
| | | TOTAL EXPOSURE VALUE | PART OF EXPOSURES COVERED BY FINANCIAL COLLATERALS (%) | PART OF EXPOSURES COVERED BY OTHER ELIGIBLE COLLATERALS (%) | PART OF EXPOSURES COVERED BY IMMOVABLE PROPERTY COLLATERALS (%) | PART OF EXPOSURES COVERED BY RECEIVABLES (%) | PART OF EXPOSURES COVERED BY OTHER PHYSICAL COLLATERAL (%) |
| A-IRB | | a | b | c | d | e | f |
| 1 | Central governments or central banks | 635 | 0.07% | - | - | - | - |
| 2 | Regional governments and local authorities | - | - | - | - | - | - |
| 3 | Public sector entities | 741 | 0.15% | 0.08% | 0.08% | - | - |
| 5 | Corporates | 17,470 | 2.52% | 57.81% | 56.39% | 1.13% | 0.29% |
| 5.1 | Corporates - General | 16,052 | 2.53% | 59.60% | 58.06% | 1.23% | 0.31% |
| 5.2 | Corporates - Specialised lending | 1,364 | 2.50% | 38.91% | 38.91% | - | - |
| 5.3 | Corporates - Purchased Receivables | 54 | - | 1.41% | - | - | 1.41% |
| 6 | Retail | 20,906 | 0.78% | 63.56% | 63.55% | 0.00% | - |
| 6.1 | Retail - Qualifying revolving | 2,449 | - | - | - | - | - |
| 6.2 | Retail - Secured by residential immovable property | 14,992 | 0.57% | 87.48% | 87.48% | 0.00% | - |
| 6.3 | Retail - Purchased Receivables | - | - | - | - | - | - |
| 6.4 | Retail - Other retail exposures | 3,464 | 2.22% | 4.96% | 4.93% | 0.02% | - |
| **7** | **Total as at 30.06.2026** | **39,752** | **1.52%** | **58.83%** | **58.20%** | **0.50%** | **0.13%** |
| | **Total as at 31.12.2025** | **38,980** | **1.57%** | **57.51%** | **56.82%** | **0.57%** | **0.13%** |

# Disclosure of credit risk mitigation techniques

continued: Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques - AIRB

(€ million)

| | | CREDIT RISK MITIGATION TECHNIQUES | | | | | | CREDIT RISK MITIGATION METHODS IN THE CALCULATION OF RWEAS | |
|---|---|---|---|---|---|---|---|---|---|
| | | FUNDED CREDIT PROTECTION (FCP) | | | | UNFUNDED CREDIT PROTECTION (UFCP) | | | |
| | | PART OF EXPOSURES COVERED BY OTHER FUNDED CREDIT PROTECTION (%) | PART OF EXPOSURES COVERED BY CASH ON DEPOSIT (%) | PART OF EXPOSURES COVERED BY LIFE INSURANCE POLICIES (%) | PART OF EXPOSURES COVERED BY INSTRUMENTS HELD BY A THIRD PARTY (%) | PART OF EXPOSURES COVERED BY GUARANTEES (%) | PART OF EXPOSURES COVERED BY CREDIT DERIVATIVES (%) | RWEA WITHOUT SUBSTITUTION EFFECTS (REDUCTION EFFECTS ONLY) | RWEA WITH SUBSTITUTION EFFECTS (BOTH REDUCTION AND SUBSTITUTION EFFECTS) |
| A-IRB | | g | h | i | j | k | l | m | n |
| 1 | Central governments or central banks | - | - | - | - | - | - | 126 | 126 |
| 2 | Regional governments and local authorities | - | - | - | - | - | - | - | - |
| 3 | Public sector entities | - | - | - | - | - | - | 63 | 63 |
| 5 | Corporates | 0.11% | - | 0.03% | 0.08% | - | - | 5,710 | 5,704 |
| 5.1 | Corporates - General | 0.10% | - | 0.03% | 0.07% | - | - | 5,131 | 5,126 |
| 5.2 | Corporates - Specialised lending | 0.15% | - | - | 0.15% | - | - | 544 | 544 |
| 5.3 | Corporates - Purchased Receivables | - | - | - | - | - | - | 34 | 34 |
| 6 | Retail | 2.28% | - | 2.28% | 0.00% | - | - | 5,907 | 5,907 |
| 6.1 | Retail - Qualifying revolving | - | - | - | - | - | - | 493 | 493 |
| 6.2 | Retail - Secured by residential immovable property | 2.60% | - | 2.60% | 0.00% | - | - | 3,932 | 3,932 |
| 6.3 | Retail - Purchased Receivables | - | - | - | - | - | - | - | - |
| 6.4 | Retail - Other retail exposures | 2.48% | - | 2.48% | 0.00% | - | - | 1,482 | 1,482 |
| **7** | **Total as at 30.06.2026** | **1.24%** | **-** | **1.21%** | **0.03%** | **-** | **-** | **11,806** | **11,799** |
| | **Total as at 31.12.2025** | **1.36%** | **-** | **1.32%** | **0.04%** | **-** | **-** | **11,766** | **11,760** |

# Disclosure of credit risk mitigation techniques

The below table shows the details of Bank Austria's F-IRB approach:

## Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques - FIRB

(€ million)

| | | | CREDIT RISK MITIGATION TECHNIQUES | | | | |
|---|---|---|---|---|---|---|---|
| | | | FUNDED CREDIT PROTECTION (FCP) | | | | |
| | | TOTAL EXPOSURE VALUE | PART OF EXPOSURES COVERED BY FINANCIAL COLLATERALS (%) | PART OF EXPOSURES COVERED BY OTHER ELIGIBLE COLLATERALS (%) | PART OF EXPOSURES COVERED BY IMMOVABLE PROPERTY COLLATERALS (%) | PART OF EXPOSURES COVERED BY RECEIVABLES (%) | PART OF EXPOSURES COVERED BY OTHER PHYSICAL COLLATERAL (%) |
| F-IRB | | a | b | c | d | e | f |
| 1 | Central governments and central banks | 47 | - | - | - | - | - |
| 2 | Regional governments and local authorities | - | - | - | - | - | - |
| 3 | Public sector entities | - | - | - | - | - | - |
| 4 | Institutions | 7,520 | 6.99% | 0.15% | - | 0.15% | - |
| 5 | Corporates | 20,184 | 1.25% | 12.36% | 11.75% | 0.61% | - |
| 5.1 | Corporates - General | 18,925 | 1.33% | 13.18% | 12.53% | 0.65% | - |
| 5.2 | Corporates - Specialised lending | - | - | - | - | - | - |
| 5.3 | Corporates - Purchased Receivables | 1,259 | 0.01% | - | - | - | - |
| **6** | **Total as at 30.06.2026** | **27,751** | **2.80%** | **9.03%** | **8.55%** | **0.48%** | **-** |
| | **Total as at 31.12.2025** | **28,038** | **3.31%** | **10.51%** | **9.92%** | **0.59%** | **-** |

continued: Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques - FIRB

(€ million)

| | | CREDIT RISK MITIGATION TECHNIQUES | | | | | | CREDIT RISK MITIGATION METHODS IN THE CALCULATION OF RWEAS | |
|---|---|---|---|---|---|---|---|---|---|
| | | FUNDED CREDIT PROTECTION (FCP) | | | | UNFUNDED CREDIT PROTECTION (UFCP) | | | |
| | | PART OF EXPOSURES COVERED BY OTHER FUNDED CREDIT PROTECTION (%) | PART OF EXPOSURES COVERED BY CASH ON DEPOSIT (%) | PART OF EXPOSURES COVERED BY LIFE INSURANCE POLICIES (%) | PART OF EXPOSURES COVERED BY INSTRUMENTS HELD BY A THIRD PARTY (%) | PART OF EXPOSURES COVERED BY GUARANTEES (%) | PART OF EXPOSURES COVERED BY CREDIT DERIVATIVES (%) | RWEA WITHOUT SUBSTITUTION EFFECTS (REDUCTION EFFECTS ONLY) | RWEA WITH SUBSTITUTION EFFECTS (BOTH REDUCTION AND SUBSTITUTION EFFECTS) |
| F-IRB | | g | h | i | j | k | l | m | n |
| 1 | Central governments and central banks | - | - | - | - | - | - | - | 10 |
| 2 | Regional governments and local authorities | - | - | - | - | - | - | - | - |
| 3 | Public sector entities | - | - | - | - | - | - | - | - |
| 4 | Institutions | - | - | - | - | 5.53% | - | 747 | 763 |
| 5 | Corporates | 0.00% | - | - | - | 23.72% | - | 7,719 | 7,698 |
| 5.1 | Corporates - General | 0.00% | - | - | - | 22.39% | - | 7,452 | 7,483 |
| 5.2 | Corporates - Specialised lending | - | - | - | - | - | - | - | - |
| 5.3 | Corporates - Purchased Receivables | - | - | - | - | 43.71% | - | 267 | 216 |
| **6** | **Total as at 30.06.2026** | **0.00%** | **-** | **-** | **-** | **18.75%** | **-** | **8,466** | **8,472** |
| | **Total as at 31.12.2025** | **-0.00%** | **-** | **-** | **-** | **-16.26%** | **-** | **9,245** | **9,251** |

Template EU CR7 illustrates the effect of credit derivatives on IRB approach capital requirements' calculation, comparing RWEA before and after credit derivatives mitigation. At Bank Austria Group level the impact of such effect is zero, therefore the delta of RWEA is not detectable in the table.

The templates EU CR7-A (AIRB and FIRB) show the IRB portfolio composition highlighting the percentage of exposure covered by RWEA eligible collateral, disclosed by exposures class. Column "n" shows the effects of the different types of credit protection on RWEA calculation in correspondence with the exposure class of the protection provider; instead, in column "m" RWEA are disclosed in the original exposure class of the guaranteed entity. Delta between the two columns is not significant.

# Other information

In accordance with Article 431(3) of Regulation (EU) No 575/2013 ("CRR"), the Chief Financial Officer (CFO) of Bank Austria has attested in writing that the disclosures required under Part 8 of the CRR have been made in accordance with the formal policies and internal processes, systems and controls.