

Bank Austria Group Disclosure (Pillar III) as at 31 December 2025

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

Data in this report refer to the prudential scope of consolidation, unless otherwise specified.

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.

Introduction

Introduction

Regulatory framework

In 2010, the Basel III framework was adopted and consequently translated in the European Union (EU) into Regulation through the Capital Requirement Regulation (CRR) (Regulation 575/2013) and Capital Requirement Directive IV (CRD IV) (Directive 2013/36/EU). The CRR is binding for all EU member states and became effective on 1 January 2014.

The Basel Committee's framework is based on three pillars:

- Pillar I on minimum capital requirements, which defines the rules for the calculation of credit, market and operational risk
- Pillar II, about Supervisory Review and Evaluation Process (SREP), which requires banks to (i) undertake an Internal Capital Adequacy Assessment Process (ICAAP) to identify and assess risks, also those not included in Pillar I; (ii) maintain sufficient capital to face these risks; (iii) an Internal Liquidity Adequacy Assessment Process (ILAAP) focusing on maintaining sufficient liquidity (and funding) risk management
- Pillar III (Market Disclosure), which encourages market discipline and transparency by developing a set of qualitative and quantitative disclosure requirements, thus allowing investors and other market participants to better assess institutions' capital, risk exposures, risk assessment processes and capital adequacy

On 16 April 2019, the European Parliament approved the final agreement on a package of reforms proposed by the European Commission to strengthen the resilience and resolvability of European banks. The package of reforms, which comprised certain amendments to CRR and CRD IV commonly referred to as "CRR2" (Regulation EU 876/2019) and "CRD V" (Directive 2019/878/EU), came into force on 27 June 2019, also envisaging transitional timetables.

On 19 June 2024, the Official Journal of European Union published the final formal version of the standards updating the Capital Requirement Regulation (CRR3) and Capital Requirement Directive (CRD VI).

These new rules, issued as part of Basel 3 framework, have been transposed in the following regulatory products respectively:

- Regulation (EU) 2024/1623 of the European Parliament and of the Council amending Regulation (EU) 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor (CRR3), which entered into force on the twentieth day following publication in the Official Journal, and applies from 1 January 2025
- Directive (EU) 2024/1619 of the European Parliament and of the Council amending Directive 2013/36/EU as regards supervisory powers, sanctions, third-country branches, and environmental, social and governance risks (CRD VI).

Furthermore, the Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637, applies starting from 1 January 2025 (Pillar 3 Disclosure).

Regulation (EU) 2021/637 shall continue to apply until the new Fundamental Review of the Trading Book (FRTB) framework entry into force, with regard to article 15 and Annexes XXIX and XXX, pursuant to article 16 of Regulation (EU) 2024/3172, with reference to market risk disclosure.

On 23 February 2025., the EBA published the final draft Implementing Technical Standards (ITS) on the Pillar 3 Data Hub (P3DH) for large and other institutions, which centralizes prudential disclosures by institutions through a single electronic access point on the EBA website. This requirement is part of the Banking Package laid down in the Capital Requirements Regulation (CRR3) and Capital Requirements Directive (CRD VI).

The first application reference date, for large and other institutions, is 30 June 2025.

The EBA ITS also provides a transitional period (for the reference dates of 30 June, 30 September and 31 December 2025) in which the institutions can proceed with the publication of the Pillar 3 disclosure on their website and, subsequently, meet the requirement to submit the information to EBA in the technical format requested by the ITS.

Bank Austria prepares the Pillar III Disclosure on sub-group level in accordance with the CRR3 and the CRD VI (and with the further regulatory framework above described).

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.

1. Common Equity Tier 1 Capital - CET1

Common Equity Tier 1 Capital mainly includes the following elements:

- **Main Common Equity Tier 1 Capital items**, recognized 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 recognized 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);
- **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.

Disclosure of own funds

2. Additional Tier 1 Capital - AT1

AT1 consists of the following items: (I) capital instruments, where the conditions laid down in CRR2 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 and CRR2 (grandfathering). Furthermore, the Additional Tier 1 Capital includes also the minority interests for the computable amount not already recognized 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 CRR2 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 and CRR2 (grandfathering). The Tier 2 Capital includes also the minority interests for the computable amount not already recognized 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

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements of Bank Austria Group as at 31 December 2025

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)

DESCRIPTION	a		b			c	
	ACCOUNTING FIGURES (*)		AMOUNTS RELEVANT FOR OWN FUNDS PURPOSES (**)			REF. TO ROW IN TEMPLATE EU CC1	NOTES (***)
	ACCOUNTING PERIMETER	REGULATORY PERIMETER	COMMON EQUITY TIER 1 (CET1)	ADDITIONAL TIER 1 (AT1)	TIER 2 (T2)		
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements							
1	Cash and cash balances	7,205	7,204	-	-	-	-
2	Financial assets at fair value through profit or loss	1,663	1,663	1	-	13	Table G
3	a) Financial assets held for trading	1,159	1,159	1	-	-	Table G
4	b) Financial assets designated at fair value	141	141	-	-	-	Table G
5	c) Financial assets mandatorily at fair value	363	363	-	-	13	Table G
6	Financial assets at fair value through other comprehensive income	17,650	17,650	198	-	-	Table G
7	Financial assets at amortised cost	77,265	77,378	-	-	230	Table G
8	a) loans and advances to banks	11,243	11,243	-	-	230	55 Table G
9	b) loans and advances to customers	66,022	66,135	-	-	-	55 Table G
10	Hedging derivatives	2,332	2,332	-	-	-	Table G
11	Changes in fair value of portfolio hedged items	(1,260)	(1,260)	-	-	-	Table G
12	Equity investments	3,485	3,514	3,001	-	-	8 and 19 and 23 Table G
13	Property plant and equipment	740	549	-	-	-	-
14	Intangible assets	3	3	-	-	-	8
15	of which: other intangible assets	3	3	-	-	-	Table F
16	Tax assets	260	258	-	-	-	-
17	a) current	71	71	-	-	-	-
18	b) deferred	189	187	-	-	-	10 and 25 Table E
19	Non current assets and disposal groups classified as held for sale	(0)	-	-	-	-	-
20	Other assets	250	312	-	-	-	-
	TOTAL ASSETS	109,593	109,603	-	-	-	-

Disclosure of own funds

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

(€ million)

DESCRIPTION	a		b			c		
	ACCOUNTING FIGURES (*)		AMOUNTS RELEVANT FOR OWN FUNDS PURPOSES (**)			REF. TO ROW IN TEMPLATE EU CC1		NOTES (***)
	ACCOUNTING PERIMETER	REGULATORY PERIMETER	COMMON EQUITY TIER 1 (CET1)	ADDITIONAL TIER 1 (AT1)	TIER 2 (T2)			
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements								
	TOTAL LIABILITIES	98,543	98,553	-	-	-	-	-
21	Financial liabilities at amortised cost	92,255	92,244	-	-	-	-	-
22	a) deposits from banks	9,458	9,458	-	-	-	-	-
23	of which: deposits from banks - Subordinated	-	-	-	-	-	-	-
24	b) deposits from customers	70,423	70,412	-	-	-	-	-
25	of which: deposits from customers - Subordinated	26	26	-	-	-	46 and 48	Table I
26	c) debt securities in issue	12,373	12,373	-	-	-	-	-
27	of which: subordinated liabilities	4,203	4,203	-	-	-	47	Table I
28	Financial liabilities held for trading	1,207	1,207	-	-	-	-	-
29	Financial liabilities designated at fair value	10	10	-	-	-	-	-
30	Hedging derivatives	2,029	2,029	-	-	-	-	-
31	Value adjustment of hedged financial liabilities	(874)	(874)	-	-	-	-	-
32	Tax liabilities	140	137	-	-	-	-	-
33	a) current	116	116	-	-	-	-	-
34	b) deferred	24	22	-	-	-	-	Table E
35	Liabilities associated with assets classified as held for sale	(0)	-	-	-	-	-	Table I
36	Other liabilities	663	693	-	-	-	-	-
37	Provision for employee severance pay	-	-	-	-	-	-	-
38	Provisions for risks and charges	3,112	3,106	-	-	-	-	-
39	a) commitments and guarantees given	184	184	-	-	-	27a	-
40	b) post-retirement benefit obligations	2,649	2,649	-	-	-	-	-
41	c) other provisions for risks and charges	279	273	-	-	-	27a	-
	EQUITY	11,038	11,038	-	-	-	-	-
42	Valuation reserves	(1,910)	(1,910)	-	-	-	3	Table C
43	of which: not eligible cash flow hedges	(9)	(9)	-	-	-	11	Table C
44	Equity instruments	600	600	-	-	-	30	Table A
45	Reserves	5,271	5,271	-	-	-	-	-
46	Retained earnings	3,060	3,060	-	-	-	2	Table B
47	Other reserves	2,211	2,212	-	-	-	3	Table C
48	Share premium	4,137	4,137	-	-	-	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 (+/-)	1,259	1,259	-	-	-	2	Table B
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	109,593	109,603	-	-	-	-	-

Disclosure of own funds

EU CC1 - Composition of regulatory own funds

EU CC1 - Composition of regulatory Own Funds

(€ million)

DESCRIPTION	a		b		c
	AMOUNTS AS AT 31.12.2025	AMOUNTS AS AT 30.06.2025	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	5,818	5,816	48 to 50	Tab A
	<i>of which: Ordinary shares</i>	1,681	1,681	49	Tab A
2	Retained earnings	3,373	3,064	46	Tab B
3	Accumulated other comprehensive income (and other reserves)	302	281	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	-	-	60	
5	Minority interests (amount allowed in consolidated CET1)	-	15	51	Tab D
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-	52	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	9,493	9,176		
Common Equity Tier 1 (CET1) capital: regulatory adjustments					
7	Additional value adjustments (negative amount)	(27)	(19)		Tab J
8	Intangible assets (net of related tax liability) (negative amount)	(52)	(49)	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)	(1)	(2)	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	9	7	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)	(2,242)	(2,415)	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	(2)	-		
EU-20b	<i>of which: qualifying holdings outside the financial sector (negative amount)</i>	-	-		
EU-20c	<i>of which: securitisation positions (negative amount)</i>	(2)	-		
EU-20d	<i>of which: free deliveries (negative amount)</i>	(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)	(74)	(186)		
23	<i>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</i>	(62)	(146)	3 to 6 and 12	Tab G and Tab J
24	Not applicable				
25	<i>of which: deferred tax assets arising from temporary differences</i>	(13)	(40)	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	(68)	(52)	39 and 41	Tab J
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2,457)	(2,717)		
29	Common Equity Tier 1 (CET1) capital	7,036	6,459		

Disclosure of own funds

continued: EU CC1 - Composition of regulatory Own Funds

(€ million)

DESCRIPTION	a		b		c
	AMOUNTS AS AT 31.12.2025	AMOUNTS AS AT 30.06.2025	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	<i>of which: classified as equity under applicable accounting standards</i>	600	600	44	Tab A
32	<i>of which: classified as liabilities under applicable accounting standards</i>	-	-		
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	-	3	51	Tab D
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	600	603		
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	603		
45	Tier 1 capital (T1 = CET1 + AT1)	7,636	7,062		
Tier 2 (T2) capital: instruments					
46	Capital instruments and the related share premium accounts	599	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	-	0	23 and 25 and 27	Tab D
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-		
50	Credit risk adjustments	133	134	39 and 41	
51	Tier 2 (T2) capital before regulatory adjustments	731	734		
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	734		
59	Total capital (TC = T1 + T2)	8,367	7,796		
60	Total Risk exposure amount	34,094	33,531		

Disclosure of own funds

continued: EU CC1 - Composition of regulatory Own Funds

(€ million)

DESCRIPTION	a		b	c
	AMOUNTS AS AT 31.12.2025	AMOUNTS AS AT 30.06.2025	REF. ROW IN TEMPLATE EU CC2	REFERENCE TO RECONCILIATION TABLES EU CC2 - EU CC1
Capital ratios and requirements including buffers				
61	Common Equity Tier 1 capital	20.6%	19.3%	
62	Tier 1 capital	22.4%	21.1%	
63	Total capital	24.5%	23.2%	
64	Institution CET1 overall capital requirements	10.5%	10.4%	
65	<i>of which: capital conservation buffer requirement</i>	2.5%	2.5%	
66	<i>of which: countercyclical capital buffer requirement</i>	0.1%	0.1%	
67	<i>of which: systemic risk buffer requirement</i>	0.6%	0.5%	
EU-67a	<i>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement</i>	1.8%	1.8%	
EU-67b	<i>of which: additional own funds requirements to address the risks other than the risk of excessive leverage</i>	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%	13.5%	
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)	264	261	
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)	874	760	
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)	182	209	
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	67	69	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	334	318	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	133	134	
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)	-	-	

Notes to the template EU CC1 - Composition of regulatory Own Funds

Bank Austria's capital ratios increased significantly compared to the prior period, driven by an increase in CET1 capital, mainly due to a hedge agreement to its equity stake in one of its associates and the eligible profit 2025, net of the planned dividend.

Disclosure of own funds

Reconciliation tables EU CC2 – EU CC1:

Reconciliation tables EU CC2 - EU CC1

(€ million)

DESCRIPTION	a	b
	AMOUNTS AS AT 31.12.2025	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	4,137	EU CC2 row 48
less Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	EU CC1 row 16
Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities less 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	5,818	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
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities less 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	3,060	EU CC2 row 46
add Net profit	1,259	EU CC2 row 52
less Planned dividend not included in Own Funds	(946)	-
Sum of retained earnings	3,373	EU CC1 row 2
Table C		
Valuation reserves	(1,910)	EU CC2 row 42
add Other reserves	2,212	EU CC2 row 47
Accumulated other comprehensive income and other reserves	302	EU CC1 row 3
<i>of which relating to cash flow hedges not eligible for own funds</i>	<i>(9)</i>	<i>EU CC1 row 11 and EU CC2 row 43</i>
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	b
	AMOUNTS AS AT 31.12.2025	REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION
Table E		
Deferred tax assets (FINREP)	187	EU CC2 row 18
<i>of which: deferred tax assets that rely on future profitability and do not arise from temporary differences</i>	2	Table H
add Accounting offsetting	295	-
subtotal	293	-
Deferred tax assets that rely on future profitability and arise from temporary differences	479	-
Deferred tax assets that do not rely on future profitability	3	-
Deferred tax assets that rely on future profitability and arise from temporary differences	479	Table H
Deferred tax assets that rely on future profitability and do not arise from temporary differences	2	Table H
Deferred tax assets (COREP)	484	-
Deferred tax liabilities (Netted view of the consolidated FINREP)	22	EU CC2 row 34
Deferred tax liabilities	319	-
less Accounting offsetting	(297)	-
Deferred tax liabilities (Netted view of the consolidated FINREP)	22	-
Effect of netting on legal-entity-level	22	-
Accounting offsetting	297	-
Deferred tax liabilities (COREP)	319	-
less <i>of which: Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</i>	33	-
<i>of which: Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</i>	286	-
<i>of which: Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</i>	1	Table H
<i>of which: Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</i>	285	Table H

Table F		
Goodwill	-	-
Other intangible assets	3	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	1	EU CC1 row 8
(-) Goodwill included in the valuation of significant investments	51	EU CC1 row 8

Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

DESCRIPTION	a	b
	AMOUNTS AS AT 31.12.2025	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	14	EU CC2 row 2
Financial assets held for trading	1	EU CC2 row 3
<i>of which: significant investments in Common Equity Tier 1</i>	-	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	-	
<i>of which: non-significant investments in Common Equity Tier 1</i>	1	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	-	
Financial assets designated at fair value	-	EU CC2, row 4
<i>of which: significant investments in Common Equity Tier 1</i>	-	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	-	
<i>of which: non-significant investments in Common Equity Tier 1</i>	-	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	-	
Financial assets mandatorily at fair value	13	EU CC2 row 5
<i>of which: significant investments in Common Equity Tier 1</i>	-	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	-	
<i>of which: non-significant investments in Common Equity Tier 1</i>	-	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	13	
Financial assets at fair value through other comprehensive income	198	EU CC2 row 6
of which: significant investments in Common Equity Tier 1	177	
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	21	
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	b
Table G	AMOUNTS AS AT 31.12.2025	REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION
Financial assets at amortised cost	230	EU CC2 row 7
Loans and receivables with banks	230	EU CC2 row 8
<i>of which: significant investments in Common Equity Tier 1</i>	-	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	0	
<i>of which: non-significant investments in Common Equity Tier 1</i>	-	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	229	
Loans and receivables with customers	-	EU CC2 row 9
<i>of which: significant investments in Common Equity Tier 1</i>	-	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	-	
<i>of which: non-significant investments in Common Equity Tier 1</i>	-	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	-	
Investments in associates and joint ventures	3,001	EU CC2 row 12
<i>of which: significant investments in Common Equity Tier 1</i>	3,001	
<i>of which: significant investments in Additional Tier 1</i>	-	
<i>of which: significant investments in Tier 2 capital</i>	-	
<i>of which: non-significant investments in Common Equity Tier 1</i>	-	
<i>of which: non-significant investments in Additional Tier 1</i>	-	
<i>of which: non-significant investments in Tier 2 capital</i>	-	
Significant investments	3,178	-
<i>in Common Equity Tier 1</i>	3,178	<i>sum of EU CC1 rows 18 to 19 and 23 and 73</i>
<i>in AT 1 capital</i>	-	<i>EU CC1 rows 39 to 40</i>
<i>in Tier 2 capital</i>	0	<i>EU CC1 rows 54 to 55</i>
Non-significant investments	264	EU CC1 row 72
<i>in Common Equity Tier 1</i>	22	-
<i>in AT 1 capital</i>	-	-
<i>in Tier 2 capital</i>	242	-
Amount of significant investments in Common Equity Tier 1 above the 10% threshold	(2,242)	EU CC1 row 19
Amount of significant investments in Common Equity Tier 1 above the 17.65% threshold	(62)	EU CC1 row 23
Amount of significant investments in Common Equity Tier 1 below threshold	874	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	264	EU CC1 row 72

Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

DESCRIPTION	a	b
	AMOUNTS AS AT 31.12.2025	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	1	Table E
Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	1	EU CC1 row 10 deduction item
Deferred tax assets that rely on future profitability and arise from temporary differences	479	Table E
Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	285	Table E
Deferred taxes assets (net)	195	-
<i>of which: amount of deferred taxes above the 10% threshold</i>	-	EU CC1 row 21
<i>of which: amount of deferred tax assets above the 17.65% threshold</i>	(13)	EU CC1 row 25
<i>of which: amount of deferred tax assets below threshold</i>	182	EU CC1 row 75

Table I		
Subordinated deposits from banks	-	EU CC2 row 23
Subordinated deposits from customers	26	EU CC2 row 25
Subordinated debt securities issued	4,203	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	4,229	-
<i>of which: attributed to UniCredit Bank Austria AG</i>	4,229	-
<i>of which: subject to minority calculation</i>	-	Table D
not eligible for own funds	(3,630)	-
Computable amount under regulatory scope	599	EU CC1 rows 46 and 47
<i>of which: capital instruments and the related share premium accounts</i>	599	-
<i>of which: direct and indirect holdings by an institution of own Tier 2 instruments and subordinated loans</i>	-	EU CC1 row 52
<i>of which: deduction for Reciprocal cross holdings in T2 Capital</i>	-	EU CC1 row 53
<i>of which: Instruments governed by third-country law without effective and enforceable exercise of Article 59 BRRD powers</i>	-	EU CC1 row EU-47b

Disclosure of own funds

Continued: Reconciliation tables EU CC2 - EU CC1

(€ million)

DESCRIPTION	a	b
	AMOUNTS AS AT 31.12.2025	REFERENCE TO EU CC1, EU CC2 OR RECONCILIATION TABLES UNDER THE REGULATORY SCOPE OF CONSOLIDATION
Table J		
Deductions from and adjustments to CET1	(2,457)	EU CC1 row 28
<i>of which: Additional value adjustments (CRR Art. 34 + Art. 150)</i>	(27)	EU CC1 row 7
<i>of which: intangible assets</i>	(52)	EU CC1 row 8
<i>of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences</i>	(1)	EU CC1 row 10
<i>of which: fair value reserves related to gains or losses on cash flow hedges</i>	9	EU CC1 row 11
<i>of which: negative amounts resulting from the calculation of expected loss amounts</i>	-	EU CC1 row 12
<i>of which: any increase in equity that results from securitised assets (negative amount)</i>	-	EU CC1 row 13
<i>of which: gains or losses on liabilities valued at fair value resulting from changes in own credit standing</i>	0	EU CC1 row 14
<i>of which: Defined-benefit pension fund assets (negative amount)</i>	-	EU CC1 row 15
<i>of which: Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)</i>	-	EU CC1 row 16
<i>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)</i>	-	EU CC1 row 17
<i>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)</i>	-	EU CC1 row 18
<i>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</i>	(2,242)	EU CC1 row 19
<i>of which: exposure amount of the following items which qualify for a RW of 1250%</i>	(2)	EU CC1 row 20a
<i>of which: qualifying holdings outside the financial sector (negative amount)</i>	-	EU CC1 row 20b
<i>of which: securitisation positions (negative amount)</i>	(2)	EU CC1 row 20c
<i>of which: free deliveries (negative amount)</i>	(0)	EU CC1 row 20d
<i>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)</i>	-	EU CC1 row 21
<i>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</i>	(62)	EU CC1 row 23
<i>of which: exceeding the 17.65% threshold for deferred tax assets arising from temporary differences</i>	(13)	EU CC1 row 25
<i>of which: Losses for the current financial year (negative amount)</i>	-	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
<i>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)</i>	(68)	EU CC1 row 27a

Disclosure of own funds

EU CCA – Main features of regulatory own funds instruments and eligible liabilities instruments of Bank Austria Group as at 31 December 2025

EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments of Bank Austria Group

		1	2
1	Issuer	UniCredit Bank Austria AG	UniCredit Bank Austria AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AT0000995006	AT000B044243
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Whole Instrument - Austrian Law	Austrian law except for its conflict of law rules as far as such rules would lead to the application of foreign law
3a	Contractual recognition of write down and conversion powers of resolution authorities	-	Yes
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated / solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Bond - Art. 51 CRR
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	1,681	600
9	Nominal amount of instrument: original amount of currency of issuance (in € million)	1,681	600
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (in € million)	1,681	600
EU-9a	Issue price	N/A	100.00
EU-9b	Redemption price	N/A	100.00
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	N/A	12/10/2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior Supervisory approval	N/A	Yes
15	Optional call date	-	12/10/2026
	Contingent call dates and redemption amount	-	Regulatory or Tax event: in whole but not in part, upon not less than 30 and not more than 60 days' prior notice, at any time if there is a change in the regulatory classification of the Notes or due to withholding taxes.
16	Subsequent call dates, if applicable	-	"Optional Redemption Date" means (i) each Business Day during the period from and including 10 December 2026 to but excluding the First Reset Date; and ii) the First Reset Date; and (iii) each Interest Payment Date thereafter.

Disclosure of own funds

continued: EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments of Bank Austria Group

		1	2
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed reset
18	Coupon rate and any related index	-	4.750% until the First Reset Date, payable semi-annually in arrear, and for the period from (and including) the First Reset Date to (but excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (each a "Reset Period") the applicable Reference Rate plus the initial credit spread of 4.90% p.a. The interest after the First Reset Date will be calculated on an annual basis and then converted to a semi-annual rate in accordance with market conventions.
19	Existence of a dividend stopper	No	Yes
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Convertible
24	If convertible, conversion trigger(s)	-	Common Equity Tier 1 Capital Ratio falls below 5.125% (the "Minimum CET1 Ratio")
25	If convertible, fully or partially	-	Fully or partially
26	If convertible, conversion rate	-	pro rata
27	If convertible, mandatory or optional conversion	-	Mandatory
28	If convertible, specify instrument type convertible into	-	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	-	N/A
30	Write-down features	No	Yes
31	If write-down, write-down trigger(s)	-	Common Equity Tier 1 Capital Ratio falls below 5.125% (the "Minimum CET1 Ratio")
32	If write-down, full or partial	-	Full or partial
33	If write-down, permanent or temporary	N/A	Temporary
34	If temporary write-down, description of write-up mechanism	-	After a write-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or repurchased and cancelled, may be written up in accordance with the following provisions of § 5 (9) in each of the financial years of the Issuer subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated
34a	Type of subordination (only for eligible liabilities)	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1	Tier 2
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-
37a	Link to the full term and conditions of the instrument (signposting)		

Disclosure of own funds

continued: EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments of Bank Austria Group

		3	4
1	Issuer	UniCredit Bank Austria AG	UniCredit Bank Austria AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	XS3079965375	LO_A111_01_0004
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	Instrument - German Law Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated / solo&(sub-)consolidated	Solo & Sub-consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 – Art. 63 CRR	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	572	26
9	Nominal amount of instrument: original amount of currency of issuance (in € million)	570	28
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (in € million)	570	21
EU-9a	Issue price	99.9474	100.00
EU-9b	Redemption price	100	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	5/26/2025	12/17/2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11/26/2035	12/15/2046
14	Issuer call subject to prior Supervisory approval	Yes	Yes
15	Optional call date	11/26/2030	-
	Contingent call dates and redemption amount	Regulatory or Tax event: in whole but not in part, upon not less than 15 and not more than 30 days' prior notice, at any time if there is a change in the regulatory classification of the Notes or due to withholding taxes.	-
16	Subsequent call dates, if applicable	No	-

Disclosure of own funds

continued: EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments of Bank Austria Group

		3	4
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	3-month EURIBOR +217 bps with floor at 0% calculated two business days prior to the start of each interest period. If the Notes are not redeemed or purchased and cancelled on or before the Reset Date, the interest payable on the Notes from and including the Reset Date to and excluding the Maturity Date shall be 3-month EURIBOR +217bps.	USD 130,000 per month / 5.673% p.a.
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination (only for eligible liabilities)	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated instruments *)	Subordinated instruments *)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-
37a	Link to the full term and conditions of the instrument (signposting)		

Disclosure of own funds

Disclosure of MREL

Regulation (EU) 2021/763 established a set of templates for the reporting and public disclosure of harmonized 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 large 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 31 December 2025

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)		-
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)	6,094	
EU-4	Eligible Additional Tier 1 capital	602	
EU-5	Eligible Tier 2 capital	736	
EU-6	Eligible own funds	7,432	
EU-7	Eligible liabilities	3,050	
EU-8	<i>Of which permitted guarantees</i>	-	
EU-9a	(Adjustments)	(229)	
EU-9b	Own funds and eligible liabilities items after adjustments	10,253	
Total risk exposure amount and total exposure measure			
EU-10	Total risk exposure amount (TREA)	32,885	
EU-11	Total exposure measure (TEM)	114,467	
Ratio of own funds and eligible liabilities			
EU-12	Own funds and eligible liabilities as a percentage of the TREA	31.2%	
EU-13	<i>of which permitted guarantees</i>	0.0%	
EU-14	Own funds and eligible liabilities as a percentage of the TEM	9.0%	
EU-15	<i>of which permitted guarantees</i>	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	22.3%	
EU-19	<i>of which part of the requirement that may be met with a guarantee</i>	0.0%	
EU-20	Requirement expressed as percentage of the TEM	5.9%	
EU-21	<i>of which part of the requirement that may be met with a guarantee</i>	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 31 December 2025.

Disclosure of own funds

EU TLAC2b – Total Loss-Absorbing Capacity of UniCredit Bank Austria AG as at 31 December 2025

EU TLAC2b: Creditor ranking - Entity that is not a resolution entity

(€ million)

	Insolvency ranking						Sum of 1 to 5	
	1	1	2	3	3	4		
	Resolution entity	Other	Resolution entity	Resolution entity	Other	Resolution entity		
1	Empty set in the EU							
2	Description of insolvency ranking (free text)	Common equity Tier 1 instruments	Common equity Tier 1 instruments	Additional Tier 1 instruments	Tier 2 capital instruments	Tier 2 capital instruments	Subordinated claims	
3	Empty set in the EU							
4	Empty set in the EU							
5	Empty set in the EU							
6	Own funds and eligible liabilities for the purpose of internal MREL	6,094	0	602	572	163	3,050	10,482
7	<i>of which residual maturity ≥ 1 year < 2 years</i>	-	-	-	-	-	1,000	1,000
8	<i>of which residual maturity ≥ 2 year < 5 years</i>	-	-	-	-	-	800	800
9	<i>of which residual maturity ≥ 5 years < 10 years</i>	-	-	-	572	-	1,250	1,822
10	<i>of which residual maturity ≥ 10 years, but excluding perpetual securities</i>	-	-	-	-	23	-	23
11	<i>of which perpetual securities</i>	6,094	0	602	-	140	-	6,836

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 for Bank Austria Group in 2025 was set at 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 the sectoral systemic risk buffer of 1% has been set for certain commercial real estate exposures. From July 2026, the sectoral systemic risk buffer is expected to be increased to 2%, and from July 2027 to 3.5%.

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 4Q25, the Internal MREL Target on RWA (TREA) is 22.3% + 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 CET1 ratio transitional for Bank Austria Group as of 31.12.2025 increased significantly vs 3Q25 to a level of 20.6% due to an increase in regulatory CET1 of €+748 million, mainly due to a hedge agreement to its equity stake in one of its associates and the eligible profit net of the planned dividend. RWA increased by €+222 million, mainly due to an updated calculation for Operational Risk.

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)		TOTAL OWN FUNDS REQUIREMENTS	
	a	b	c	
	31.12.2025	30.09.2025	31.12.2025	
1	Credit risk (excluding CCR)	28,276	28,589	2,262
2	Of which the standardised approach	5,305	5,062	424
3	Of which the foundation IRB (F-IRB) approach	9,251	9,627	740
4	Of which slotting approach	355	353	28
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (A-IRB) approach	11,405	12,154	912
6	Counterparty credit risk - CCR	519	546	41
7	Of which the standardised approach	7	6	1
8	Of which internal model method (IMM)	473	492	38
EU 8a	Of which exposures to a CCP	39	48	3
9	Of which other CCR	0	0	0
10	Credit valuation adjustments risk - CVA risk	13	15	1
EU 10a	Of which the standardised approach (SA)	5	15	0
EU 10b	Of which the basic approach (F-BA and R-BA)	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)	254	3	20
17	Of which SEC-IRBA approach	251	-	20
18	Of which SEC-ERBA (including IAA)	2	3	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)	369	342	30
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1	1	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	4,664	4,378	373
EU 24a	Exposure to crypto assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,639	2,358	211
26	Output floor applied (%)	50.00%	50.00%	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	Total	34,094	33,872	2,728

Notes to the template EU OV1

Compared to September 2025, risk-weighted exposure amounts (RWEA) increased from €33.9 billion to €34.1 billion. The €+0.3 billion increase in operational risk is mainly due to an update in the calculation (last 3 years revenue average). The decrease in credit risk was driven by the new synthetic securitization, partially compensated by volume effects.

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)	21,655	5,305	26,960	44,483	40,370
2 Counterparty credit risk	476	43	519	1,947	1,706
3 Credit valuation adjustment		13	13	13	13
4 Securitisation exposures in the banking book	-	254	254	1,469	497
5 Market risk	368	1	369	106	106
6 Operational risk		4,664	4,664	4,664	4,664
7 Other risk weighted exposure amounts		1,317	1,317	485	485
8 Total as at 31.12.2025	22,499	11,595	34,094	53,168	47,841
Total as at 30.09.2025	23,510	10,362	33,872	52,447	47,805

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 III
- 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 III.

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	157	84	612	538	538
EU 1a	Regional governments or local authorities	-	-	3	3	3
EU 1b	Public sector entities	68	119	168	219	219
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	837	801	838	803	803
3	Equity	-	-	2,245	2,245	2,245
4	Not applicable					
5	Corporates	13,744	14,965	15,296	20,473	16,516
5.1	<i>of which: F-IRB is applied</i>	8,402	12,332	8,402	15,426	12,332
5.2	<i>of which: A-IRB is applied</i>	5,342	10,196	5,342	10,671	10,196
EU 5a	<i>of which: Corporates - General</i>	13,024	14,462	14,497	18,419	14,462
EU 5b	<i>of which: Corporates - Specialised lending</i>	484	503	562	581	581
EU 5c	<i>of which: Corporates - Purchased receivables</i>	237	830	237	1,188	830
6	Retail	6,204	1,647	6,319	1,761	1,761
6.1	<i>of which: Retail - Qualifying revolving</i>	461	178	461	178	178
EU 6.1a	<i>of which: Retail - Purchased receivables</i>	-	-	-	-	-
EU 6.1b	<i>of which: Retail - Other</i>	1,441	1,469	1,556	1,469	1,469
6.2	<i>of which: Retail - Secured by residential real estate</i>	4,302	5,037	4,302	5,037	5,037
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	-	14,175	350	14,669	14,513
EU 7b	Collective investment undertakings (CIU)	-	-	2	2	2
EU 7c	Categorised as exposures in default in SA	-	1,181	104	1,285	1,285
EU 7d	Categorised as subordinated debt exposures in SA	-	-	19	19	19
EU 7e	Categorised as covered bonds in SA	-	1,068	1	1,069	1,069
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	393	4	397	397
8	Others	645	645	1,000	1,000	1,000
9	Total as at 31.12.2025	21,655	35,077	26,960	44,483	40,370
	Total as at 30.09.2025	22,674	36,610	27,736	46,047	41,254

The template EU CMS2 provides an overview of the weighted exposure amounts focusing only on credit risk (excluding counterparty credit risk), reporting the breakdown by exposure class as defined in article 147 CRR III.

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)
		QUARTER CLOSING AS AT 31.12.2025
		RWEA
DESCRIPTION		a
1	RWEA as at the end of the previous reporting period	492
2	Asset size	(19)
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	473

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)
		31.12.2025
		RISK WEIGHTED EXPOSURE AMOUNT
DESCRIPTION		a
1	RWEA as at the end of the previous reporting period	22,674
2	Asset size (+/-)	(68)
3	Asset quality (+/-)	(319)
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	-
8	Other (+/-)	(632)
9	RWEA as at the end of the current reporting period	21,655

The decrease compared to the previous reporting period was driven by the following factors.

- Asset quality: decrease of €-319 million due to changes of risk parameters in 4Q25
- Other: decrease of €-632 million mainly due to a synthetic securitization executed in 4Q25

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 (SLOTING 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	10	-			
	Equal to or more than 2.5 years	309	1	70%	310	215	1			
Category 2	Less than 2.5 years	9	0	70%	9	6	0			
	Equal to or more than 2.5 years	156	1	90%	156	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 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			
Total as at 30.06.2025	Less than 2.5 years	4	0		4	2	0			
	Equal to or more than 2.5 years	499	2		500	357	3			

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
		RISK WEIGHTED EXPOSURE AMOUNT
1	Risk weighted exposure amount as at 30.09.2025	15
2	Risk weighted exposure amount as at 31.12.2025	5

The decrease in RWEA in the last quarter of 2025 is primarily driven by the exclusion of counterparties from the calculation following the mapping update.

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	b	c	d	e	f	g
	VaR	SVaR	IRC	COMPREHENSIVE RISK MEASURE	OTHER	TOTAL RWEAs	TOTAL OWN FUNDS REQUIREMENTS
1 RWEAs as at 30.09.2025	113	228	-	-	-	340	27
1a Regulatory adjustment	(73)	(146)	-	-	-	(218)	(17)
1b RWEAs as at 30.09.2025 (end of the day)	40	82	-	-	-	122	10
2 Movement in risk levels	(5)	(7)	-	-	-	(12)	(1)
3 Model updates/changes	-	-	-	-	-	-	-
4 Methodology and policy	-	-	-	-	-	-	-
5 Acquisitions and disposals	-	-	-	-	-	-	-
6 Foreign exchange movements	-	-	-	-	-	-	-
7 Other	-	-	-	-	-	-	-
8a RWEAs as at 31.12.2025 (end of the day)	35	76	-	-	-	111	9
8b Regulatory adjustment	87	170	-	-	-	257	21
8 RWEAs as at 31.12.2025	122	246	-	-	-	368	29

The increase in RWEA compared to the third quarter of 2025 is mainly driven by portfolio changes in the trading book, primarily resulting from new CVA hedges.

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)

BREAKDOWN BY COUNTRY	31.12.2025												
	GENERAL CREDIT EXPOSURES		RELEVANT CREDIT EXPOSURES – MARKET RISK		SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK	TOTAL EXPOSURE VALUE	OWN FUNDS REQUIREMENTS			RISK-WEIGHTED EXPOSURE AMOUNTS	OWN FUNDS REQUIREMENT WEIGHTS (%)	COUNTERCYCLICAL CAPITAL BUFFER RATE (%)	
	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			RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK	RELEVANT CREDIT EXPOSURES - MARKET RISK	RELEVANT CREDIT POSITIONS IN THE NON-TRADING BOOK				TOTAL
ALBANIA	-	-	-	-	-	-	-	-	-	-	0.00%	0.50%	
ALGERIA	0	8	-	-	-	9	1	-	-	1	7	0.03%	0.00%
ANDORRA, PRINCIPALITY OF	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
ANGOLA	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
ARGENTINA	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
ARMENIA	-	2	-	-	-	2	0	-	-	0	0	0.00%	1.75%
AUSTRALIA	3	0	-	-	-	3	0	-	-	0	2	0.01%	1.00%
AUSTRIA	3,616	53,648	-	-	6	57,271	1,763	-	0	1,763	22,040	85.08%	0.00%
AZERBAIJAN	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BAHREIN	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BANGLADESH	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BARBADOS	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BELARUS	0	19	-	-	-	19	0	-	-	0	2	0.01%	0.00%
BELGIUM	23	6	-	-	-	28	2	-	-	2	21	0.08%	1.00%
BOLIVIA	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BOSNIA AND HERCEGOVINA	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
BRAZIL	5	13	-	-	-	17	0	-	-	0	6	0.02%	0.00%
BRITISH VIRGIN ISLANDS	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
BULGARIA	2	6	-	-	-	9	0	-	-	0	5	0.02%	2.00%
CANADA	2	24	-	-	-	26	0	-	-	0	5	0.02%	0.00%
CAYMAN ISLANDS	0	-	-	-	-	0	0	-	-	0	1	0.00%	0.00%
CHILE	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
CHINA	10	0	-	-	-	10	0	-	-	0	3	0.01%	0.00%
COLOMBIA	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
COSTA RICA	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
CROATIA	2	57	-	-	-	58	5	-	-	5	58	0.22%	1.50%
CUBA	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
CYPRUS	0	234	-	-	-	234	9	-	-	9	111	0.43%	1.00%
CZECH REPUBLIC	16	147	-	-	-	163	5	-	-	5	63	0.24%	1.25%
DENMARK	5	647	-	-	-	652	26	-	-	26	320	1.23%	2.50%
DOMINICAN REPUBLIC	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
ECUADOR	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
EGYPT	0	17	-	-	-	17	0	-	-	0	1	0.00%	0.00%
ESTONIA	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
FINLAND	4	506	-	-	-	510	15	-	-	15	193	0.75%	0.00%
FRANCE	22	692	-	-	-	714	6	-	-	6	76	0.29%	1.00%
GEORGIA	0	4	-	-	-	4	0	-	-	0	4	0.02%	1.00%
GERMANY	350	1,724	-	-	-	2,074	59	-	-	59	738	2.85%	0.75%

Disclosure of capital buffers

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

(€ million)

BREAKDOWN BY COUNTRY	31.12.2025													
	GENERAL CREDIT EXPOSURES		RELEVANT CREDIT EXPOSURES – MARKET RISK		SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK	TOTAL EXPOSURE VALUE	OWN FUNDS REQUIREMENTS			RISK-WEIGHTED EXPOSURE AMOUNTS	OWN FUNDS REQUIREMENT WEIGHTS (%)	COUNTERCYCLICAL CAPITAL BUFFER RATE (%)		
	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			RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK	RELEVANT CREDIT EXPOSURES – MARKET RISK	RELEVANT CREDIT EXPOSURES – SECURITISATION POSITIONS IN THE NON-TRADING BOOK				TOTAL	
	a	b	c	d	e	f	g	h	i	j	k	l	m	
GIBRALTAR	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
GREECE	9	2	-	-	-	11	1	-	-	1	8	0.03%	0.25%	
GUATEMALA	2	-	-	-	-	2	0	-	-	0	2	0.01%	0.00%	
GUYANA	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
HONDURAS	-	5	-	-	-	5	-	-	-	-	-	0.00%	0.00%	
HONG KONG	0	8	-	-	-	9	0	-	-	0	5	0.02%	0.50%	
HUNGARY	101	117	-	-	-	218	7	-	-	7	86	0.33%	1.00%	
ICELAND	-	-	-	-	-	-	-	-	-	-	-	0.00%	2.50%	
INDIA	21	0	-	-	-	21	2	-	-	2	20	0.08%	0.00%	
INDONESIA	1	0	-	-	-	1	0	-	-	0	1	0.00%	0.00%	
IRAN	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
IRAQ	-	4	-	-	-	4	0	-	-	0	2	0.01%	0.00%	
IRELAND	1	51	-	-	-	52	1	-	-	1	18	0.07%	1.50%	
ISLE OF MAN	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
ISRAEL	2	1	-	-	-	3	0	-	-	0	1	0.00%	0.00%	
ITALY	33	136	-	-	-	170	3	-	-	3	38	0.15%	0.00%	
JAPAN	4	-	-	-	-	4	0	-	-	0	1	0.00%	0.00%	
JORDAN	0	1	-	-	-	1	0	-	-	0	1	0.00%	0.00%	
KAZAKHSTAN	-	3	-	-	-	3	0	-	-	0	2	0.01%	0.00%	
KENYA	1	0	-	-	-	1	0	-	-	0	1	0.00%	0.00%	
LATVIA	1	0	-	-	-	1	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	15	79	-	-	-	94	3	-	-	3	43	0.17%	0.00%	
LITHUANIA	1	0	-	-	-	1	0	-	-	0	0	0.00%	1.00%	
LUXEMBOURG	18	398	-	-	-	416	15	-	-	15	185	0.72%	0.50%	
MACAO	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
MACEDONIA	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.75%	
MALAYSIA	21	0	-	-	-	21	0	-	-	0	5	0.02%	0.00%	
MALDIVE ISLANDS	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
MALTA	13	1	-	-	-	14	1	-	-	1	13	0.05%	0.00%	
MAURITIUS ISLAND	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
MEXICO	8	11	-	-	-	19	1	-	-	1	9	0.03%	0.00%	
MOLDOVA	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
MONTENEGRO	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%	
MOROCCO	1	2	-	-	-	3	0	-	-	0	3	0.01%	0.00%	
MOZAMBIQUE	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%	
NAMIBIA	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)

BREAKDOWN BY COUNTRY	31.12.2025												
	GENERAL CREDIT EXPOSURES		RELEVANT CREDIT EXPOSURES - MARKET RISK		SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK	TOTAL EXPOSURE VALUE	OWN FUNDS REQUIREMENTS				RISK-WEIGHTED EXPOSURE AMOUNTS	OWN FUNDS REQUIREMENT WEIGHTS (%)	COUNTERCYCLICAL CAPITAL BUFFER RATE (%)
	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			RELEVANT CREDIT RISK EXPOSURES - CREDIT RISK	RELEVANT CREDIT EXPOSURES - MARKET RISK	SECURITISATION POSITIONS IN THE NON-TRADING BOOK	TOTAL			
	a	b	c	d	e	f	g	h	i	j	k	l	m
NETHERLANDS	18	843	-	-	-	861	25	-	-	25	310	1.20%	2.00%
NEW ZEALAND	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
NIGERIA	-	3	-	-	-	3	0	-	-	0	3	0.01%	0.00%
NORTH KOREA	3	-	-	-	-	3	0	-	-	0	1	0.00%	1.00%
NORWAY	2	493	-	-	-	494	6	-	-	6	74	0.29%	2.50%
OMAN	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
PAKISTAN	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
PARAGUAY	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
PERU	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
PHILIPPINES	0	0	-	-	-	1	0	-	-	0	1	0.00%	0.00%
POLAND	21	82	-	-	-	103	2	-	-	2	27	0.10%	1.00%
PORTUGAL	8	1	-	-	-	9	0	-	-	0	2	0.01%	0.00%
QATAR	1	88	-	-	-	89	1	-	-	1	17	0.07%	0.00%
ROMANIA	10	58	-	-	-	67	2	-	-	2	29	0.11%	1.00%
RUSSIA	0	48	-	-	-	48	0	-	-	0	3	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	1	0	-	-	-	1	0	-	-	0	0	0.00%	0.00%
SENEGAL	-	8	-	-	-	8	0	-	-	0	0	0.00%	0.00%
SERBIA	1	2	-	-	-	3	0	-	-	0	3	0.01%	0.00%
SEYCHELLES	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
SINGAPORE	0	0	-	-	-	0	0	-	-	0	0	0.01%	0.00%
SLOVAKIA	11	21	-	-	-	32	1	-	-	1	17	0.07%	1.50%
SLOVENIA	13	160	-	-	-	174	3	-	-	3	43	0.17%	1.00%
SOUTH AFRICAN REPUBLIC	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
SPAIN	20	514	-	-	-	534	10	-	-	10	130	0.50%	0.50%
SRI LANKA	-	0	-	-	-	0	-	-	-	-	-	0.00%	0.00%
SUDAN	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
SWEDEN	12	1,197	-	-	-	1,209	30	-	-	30	372	1.44%	2.00%
SWITZERLAND	55	484	-	-	-	539	17	-	-	17	214	0.82%	0.00%
TAIWAN	1	0	-	-	-	1	0	-	-	0	0	0.00%	0.00%
TANZANIA	-	0	-	-	-	0	0	-	-	0	0	0.00%	0.00%
THAILAND	0	3	-	-	-	3	0	-	-	0	1	0.00%	0.00%
TUNISIA	0	6	-	-	-	6	0	-	-	0	2	0.01%	0.00%
TURKEY	8	27	-	-	-	35	1	-	-	1	15	0.06%	0.00%
U.S.A.	33	463	-	-	-	496	14	-	-	14	170	0.66%	0.00%
UKRAINE	0	1	-	-	-	1	0	-	-	0	1	0.00%	0.00%
UNITED ARAB EMIRATES	6	429	-	-	-	435	4	-	-	4	45	0.18%	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)

BREAKDOWN BY COUNTRY	a		b		c		d		e		f		g		h		i		j		k		l		m	
	GENERAL CREDIT EXPOSURES		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK		RELEVANT CREDIT EXPOSURES – MARKET RISK	
	EXPOSURE VALUE UNDER THE STANDARDISED APPROACH		EXPOSURE VALUE UNDER THE IRB APPROACH		SUM OF LONG AND SHORT TRADING BOOK POSITIONS FOR SA		VALUE OF TRADING BOOK EXPOSURE FOR INTERNAL MODELS		SECURITISATION EXPOSURES VALUE FOR NON-TRADING BOOK		TOTAL EXPOSURE VALUE		RELEVANT CREDIT EXPOSURES - CREDIT RISK		RELEVANT CREDIT EXPOSURES - MARKET RISK		SECURITISATION POSITIONS IN THE NON-TRADING BOOK		TOTAL		RISK-WEIGHTED EXPOSURE AMOUNTS		OWN FUNDS REQUIREMENT WEIGHTS (%)		COUNTERCYCLICAL CAPITAL BUFFER RATE (%)	
UNITED KINGDOM	93	166	-	-	-	-	-	-	259	5	-	-	-	5	63	0.24%	2.00%									
URUGUAY	0	0	-	-	-	-	-	0	0	-	-	-	0	0	0.00%	0.00%										
VIET-NAM	1	1	-	-	-	-	-	2	0	-	-	-	0	2	0.01%	0.00%										
Other States	5	0	-	-	-	-	1,674	1,680	0	-	-	-	20	21	257	0.99%	0.00%									
TOTAL COUNTRIES	4,642	63,672	-	-	-	-	1,680	69,994	2,052	-	-	-	20	2,073	25,907	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	34,094
2 Institution specific countercyclical capital buffer rate	0.15%
3 Institution specific countercyclical capital buffer requirement	50

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.

Non-performing loans:

In accordance with UniCredit Group guidelines, non-performing loans are divided into the following categories:

- **"Bad loans" (loans in liquidation):** credit exposures, considered uncollectible, to insolvent borrowers, even if insolvency has not been judicially ascertained. A realisation procedure is usually applied to borrowers in this class.
- **"Unlikely to pay"** on-balance sheet and off-balance sheet exposures which do not meet the conditions to be classified as "bad loans". The classification as "unlikely to pay" derives from the assessment of the debtor's unlikeliness, without actions such as realisation of collateral, to fully repay his/her credit obligation (principal and/or interest) regardless of days in arrears. The classification within the "unlikely to pay" (UTP) category is not necessarily related to the explicit presence of a default (failure to repay) but rather is tied to the existence of evidence of a debtor's risk of default. The processes are governed in detail in the related UTP-guideline. UTP assessments can be triggered as part of various credit processes (e.g., credit applications, annual credit reviews, credit monitoring, rating changes, bank-internal warning signals) as well as by a list of specific predefined UTP-signals.
- **"Past due":** On-balance sheet risk volumes that do not meet the criteria for classification in the "Bad loans" or "Unlikely to pay" categories, but where amounts are overdue by more than 90 days or limits are exceeded by more than 90 days. Such amounts are determined at individual debtor level, under consideration of the detailed rules of the relevant EBA guideline (EBA/GL/2016/07).

In each case, impairment is assessed on an analytical basis or, for an exposure of less than €2 million, on the basis of statistical methods.

If the criterion for allocation to a non-performing category expires due to economic recovery of the client, the client is classified as performing after a period of good conduct of at least 90 days. For distressed restructuring (distressed restructuring in the sense of EBA/GL/2016/07), the period of good conduct is 12 months. Loan exposures with retail scoring are assigned the rating 7 after this period until a behavioural scoring is determined. All other loan exposures are automatically fixed at unrated until a new rating is issued.

Performing loans:

- **Overdue performing loans:** risk exposures to borrowers with amounts already due at the reference date or with unapproved limits being exceeded that are between 1 and 90 days overdue and which do not fulfill any criteria to be classified in the categories „Bad Loans“ or „Unlikely to pay“
- **Other exposures:** borrowers not included in the other categories.

Forborne exposure:

Forbearance measures are concessions made by a bank to a debtor facing or about to face difficulties in meeting its financial commitments. These may take the form of a modification of the terms and conditions of a contract that would not have been agreed if the debtor had not been in financial difficulties, or the form of total or partial refinancing. The primary objective of granting forbearance measures is that the borrower remains solvent and, if possible, to enable the borrower to regain performing status. Debtors that are classified as "forborne" are subject to special monitoring requirements and are to be clearly marked as such. If a forbearance measure is granted for a transaction classified as "performing", this has the effect that this transaction is assigned to Stage 2 in any case.

Forbearance measures exist if, for example, a deferral or rescheduling agreement has been concluded, a new agreement on the conditions has been concluded at interest rates below the market level or the conversion of part of the loan into an equity investment or the reduction of the capital amount has taken place due to financial difficulties of the borrower. The probation periods to be observed with regard to forbearance status and non-performing classification are in line with the relevant EBA Guideline (EBA/GL/2018/06) or the EBA Technical Standards (ITS 2013/03 (rev1)) and are subject to monitoring. For the assessment, if an obligor is deemed in financial difficulties, a Troubled Debt Test – TDT is performed. In order to provide system support for this check, an automatised TDT is performed, which checks relevant dimensions such as rating worsening, Stage 2-portion of the client's transactions, past-due-signs and other manual or automatised warning signals. Archiving of the TDT results is mandatory. For Retail results are binding, for Corporates results of individual cases can be overruled provided the reasoning is properly documented.

Before granting a forbearance measure, an assessment of the borrower's debt service capability must be performed. In addition, it must also be checked whether this measure results in a loss, for example, due to capital or an interest waiver (impairment test), in which case the forbearance measure is registered as distressed restructuring, which always results in a non-performing classification. Any resulting risk provisioning is determined correspondingly.

Disclosure of credit risk adjustments

Apart from the delta net present value calculation, an examination must be performed to see if the modification of the contract results in a partial or full disposal of the financial instrument. In the case of financial assets, there is a disposal if a material change in contractual conditions leads to a situation in which the modified financial instrument, in substance, no longer corresponds to the instrument before the modification. In such a case the previously recognised financial instrument is to be derecognised and a new financial instrument is to be recognised, even if – in legal terms – the same contract continues to exist in an adjusted form. Derecognition in such cases also relates to any provision made in connection with the financial instrument.

Description of methodology applied to determine write-downs

Bank Austria has implemented internal guidelines for the recording, administration and valuation of loans, which govern both types of impairment and write-offs or partial write-offs of loans.

The impairment model for showing *expected credit losses (ECL)* is to be applied to all debt instruments that are shown at either “amortised cost” or “at fair value through other comprehensive income, in equity”, and also to off-balance-sheet instruments such as guarantees and lending commitments.

Depending on the change in credit risk between the time of the initial recognition and the current credit risk on the valuation date, these instruments are categorised either in Stage 1, Stage 2 or Stage 3:

Stage 1 includes (i) newly originated or purchased credit exposures, (ii) exposures whose credit risk has not deteriorated significantly since initial recognition, (iii) exposures with low credit risk (low credit risk exemption)

Stage 2 includes instruments for which a significant increase in risk has been identified since the initial recognition, but in which there have been no failures yet, and are therefore classified as “performing”, as well as instruments without a PD at the time of access.

Stage 3 includes impaired credit exposures.

With regard to Stage 3, it should be noted that it includes impaired exposures, which correspond to the aggregated non-performing receivables according to Article 178 EU Regulation 575/2013 (CRR – Capital Requirement Regulation – Section regarding default) as well as to ITS EBA (EBA/ITS/2013/03/rev1 7/24/2014).

In particular, the EBA has defined “non-performing” as exposures that meet one or both of the following criteria:

substantial receivables more than 90 days overdue;

receivables for which, in the assessment of Bank Austria, it is unlikely that the debtor will meet its credit obligations in full without resorting to enforcement and realisation of collateral, regardless of the overdue receivables and the number of days the receivable is overdue.

Bank Austria applies the same definition of performing and non-performing as is used for regulatory purposes.

The amount of expected credit losses to be recognised depends on the Stage of allocation.

Impairment losses for Stage 1 and 2 (Performing Loans)

For Stage 1 instruments, a credit loss equal to the expected 12-month credit loss (“1-year ECL”) is recognized (instruments with shorter terms according to their respective shorter term). For Stage 2 and 3 instruments, on the other hand, a credit loss amounting to the lifetime credit loss expected (“lifetime ECL”) is recognised. The credit risk parameters used are generally based on the regulatory IRB models and are adapted in relation to IFRS 9-specific requirements (e.g. consideration of future-oriented macroeconomic information).

Disclosure of credit risk adjustments

The stage transfer criteria (between Stage 1 and Stage 2) form a central component of the impairment regulations and determine when a significant increase in credit risk ("SICR") has occurred since initial recognition. These include both relative and absolute criteria. The significant criteria for a transfer from Stage 1 to Stage 2 include:

Quantitative transfer criteria: A transaction-based relative comparison between probability of default (PD) at the reporting date and that at initial recognition using internal models. The threshold values are defined using a complex statistical procedure that takes into account the probability of default and residual term of the loan and the historical default behaviour of the segment in question. In addition, along with the calibration of the transfer logic, an optimization procedure is applied with the goal to increase the likelihood to flag as many as possible transactions to stage 2 which are later moving to stage 3. Each month, the probability of default as at the observation date is compared with the probability of default at the start of business. The comparison is based on the PD profile for the remaining term of the transactions. The limit from which deterioration is considered significant is determined by Cluster (Rating Segment, Rating Class at inception and remaining maturity) using a function which shows the highest PD at the time of the initial recognition. The higher the PD is at the start of business, the lower the relative tolerated deterioration is, which leads to a shift into Stage 2. The functions are determined for various sub-portfolios and are calibrated differently. The starting point of the calibration is the long-term rate of default, including the forbearance portfolio share, items where payment is delayed by at least 30 days, and since 2025 also certain watch list cases. Thereafter the above mentioned optimization is applied, hence both components do enter the calibration. The quantitative calibration of the stage transfer criteria is designed to ensure that a corresponding share of the sub-portfolio will be classified as Stage 2 for average economic situations. This share may increase or decrease, depending on the relevant economy. Transactions for which the probability of default has at least tripled (PD over the entire residual term) are classified as Stage 2 regardless of the function described above, as are transactions with a probability of default of 20% or more (IFRS PD). Conversely, all transactions with a PD below 30 basis points (12-month PD) are classified as Stage 1.

Qualitative criteria: All quantitative criteria are supplemented by a number of qualitative criteria, any one of which will lead to a Stage 2 classification: "30-day arrears", "forbearance" and certain watch list cases.

Stage upgrade: If the PD of the transaction has improved sufficiently again by the next reporting date and no qualitative Stage 2 criteria apply, it is transferred back to Stage 1. However, a shift from Stage 2 to Stage 1 may only be made if the transaction would consistently have been assigned to Stage 2 on the previous three-monthly reporting dates.

Special portfolios in Stage 2: Foreign currency loans in the retail banking segment, taking into account the inherent risks since initial recognition in Stage 2. Since Q1 2022, transactions with risk- or domicile countries that include Russia, Ukraine or Belarus have been allocated to Stage 2 transactions.

Portfolios in Stage 1: Internal transactions within the UniCredit Group as well as internal and temporary clearing accounts are in Stage 1 unless individually assigned to Stage 2 at the transaction level.

Special treatment of final transactions: For Stage-2 transactions, IFRS 9 PD is not accumulated over the remaining term as of the reporting date, but over the total term of the transaction. This special feature means that a significantly higher PD is used in the ECL calculation for Stage 2 transactions with final maturity than, for example, for loans that are continuously being paid out. At the same time, the use of this higher PD also causes some transactions to be assigned to Stage 2.

Impairment losses for Stage 3 (non-performing loans)

Stage 3 is assigned to the defaulted portfolio, the non-performing assets. Impairments are formed at customer level as follows, depending on the amount of the customer advances:

Specific provisioning

Customers with a total exposure of more than €2 million (based on group of connected customers, GCC) are transferred to restructuring management (NPE Operational Management & Monitoring) as soon as concrete indications of a possible default appear. In the event of these engagements, designated as "significant" due to the credit amount, the responsible restructuring manager calculates the impairment requirement on a case-by-case basis, for the first time in course of classification as non-performing and subsequently, on a quarterly basis. The calculation is made on the basis of weighted scenarios of expected future cash flows. The amount of impairment corresponds to the difference between the carrying amount of the loans and receivables and the present value of the expected cash flows (repayments and interest payments), discounted by the original effective interest rate.

For instruments with fixed interest, the underlying interest rate is constant over the term, while for instruments with variable interest, a recalculation is carried out depending on the contractual circumstances.

Portfolio-based specific provisioning method

UniCredit Bank Austria AG applies a parameter-based method for the calculation of a flat-rate specific loan loss provision ("*Pauschale Einzelwertberichtigung*" – PEWB) for defaulted assets grouped by similar credit risk characteristics and with no significant exposure (total exposure lower than €2 million) at the GCC (group of connected customers) level. Upon the decision of the restructuring management, customers belonging to a GCC of over €2 million can be assigned to this method, as long as the individual customer obligation does not exceed €1 million. Depending on the customer segment, the amount of the exposure and collateral, the credit rating and the duration of the default the need for impairment is determined and recognised. The parameters used to calculate the loss rate are adjusted and back-tested annually. In addition, climate-related environmental factors - physical and transition risks – are incorporated into the determination of risk provisioning (see also E.14 Climate-related and environmental risks). Both risks have a minor impact on LGD of real estate collateral, resulting in an overall increase in PEWB of approximately 3%.

Disclosure of credit risk adjustments

In individual cases (subject to a decision by the restructuring unit), the value adjustment can also be determined by means of a specific provisioning method.

Recovery periods are estimated on the basis of business and economic plans, as well as historical considerations and observations for similar business cases. Consideration is therefore given to the relevant customer segment, the type of loan agreement and the collateral in addition to other relevant factors that are appropriate for the determination.

For impaired instruments, forward-looking information is also taken into account based on the application of multiple scenarios, which, in the case of specific provisioning, make use of specific probabilities for each customer.

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

EU CQ1 - Credit quality of forborne exposures

		(€ million)													
DESCRIPTION	a	b		c		d		e		f		g		h	
		GROSS CARRYING AMOUNT		NOMINAL AMOUNT OF EXPOSURES WITH FORBEARANCE MEASURES		ACCUMULATED IMPAIRMENT, ACCUMULATED NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK AND PROVISIONS		COLLATERALS RECEIVED AND FINANCIAL GUARANTEES RECEIVED ON FORBORNE EXPOSURES							
		PERFORMING FORBORNE	NON-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	631	840	840	839	(32)	(284)	822	477						
020	Central banks	-	-	-	-	-	-	-	-						
030	General governments	-	-	-	-	-	-	-	-						
040	Credit institutions	-	-	-	-	-	-	-	-						
050	Other financial corporations	4	5	5	5	(0)	(5)	1	0						
060	Non-financial corporations	481	745	745	745	(25)	(249)	672	430						
070	Households	146	90	90	89	(6)	(31)	149	47						
080	Debt Securities	-	-	-	-	-	-	-	-						
090	Loan commitments given	218	56	56	56	3	8	79	2						
100	Total as at 31.12.2025	849	896	896	895	(35)	(292)	902	479						
	Total as at 30.06.2025	809	792	792	791	(34)	(243)	800	441						

The increase in performing forborne volumes (€+40m vs. 30.06.2025) is driven by corporate clients (€+62m), due to several individual transactions with new forbearance classifications.

The increase in non-performing forborne of €+104m vs. 30.06.2025 is driven by corporate clients (€+94m).

Disclosure of credit risk adjustments

EU CQ3: Credit quality of performing and non-performing exposures by past due days (Art. 442 CRR)

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

(€ million)

DESCRIPTION	a	b	c	d	e	f
	GROSS CARRYING AMOUNT/NOMINAL AMOUNT					
	PERFORMING EXPOSURES			NON-PERFORMING EXPOSURES		
		NOT PAST DUE OR PAST DUE <= 30 DAYS	PAST DUE > 30 DAYS <= 90 DAYS		UNLIKELY TO PAY THAT ARE NOT PAST-DUE OR PAST DUE <= 90 DAYS	PAST DUE > 90 DAYS <= 180 DAYS
005 Cash balances at central banks and other demand deposits	8,408	8,408	-	4	4	-
010 Loans and advances	69,467	69,193	274	2,070	1,401	44
020 Central banks	-	-	-	-	-	-
030 General governments	7,481	7,474	8	174	15	-
040 Credit institutions	8,084	8,084	1	21	1	-
050 Other financial corporations	4,223	4,214	10	14	14	0
060 Non-financial corporations	32,058	31,938	120	1,421	1,129	19
070 of which SMEs	7,175	7,144	31	701	477	8
080 Households	17,621	17,485	136	439	242	24
090 Debt securities	23,690	23,690	-	-	-	-
100 Central banks	-	-	-	-	-	-
110 General governments	16,457	16,457	-	-	-	-
120 Credit institutions	6,442	6,442	-	-	-	-
130 Other financial corporations	456	456	-	-	-	-
140 Non-financial corporations	335	335	-	-	-	-
150 Off balance sheet exposures	41,097			450		
160 Central banks	0			-		
170 General governments	3,756			0		
180 Credit institutions	454			0		
190 Other financial corporations	6,331			0		
200 Non-financial corporations	25,626			440		
210 Households	4,930			11		
220 Total as at 31.12.2025	142,662	101,291	274	2,524	1,405	44
Total as at 31.12.2024	139,574	96,593	284	2,236	1,229	59

Disclosure of credit risk adjustments

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

(€ million)

DESCRIPTION	g	h	i	j	k	l
	GROSS CARRYING AMOUNT/NOMINAL AMOUNT					
	NON-PERFORMING EXPOSURES					
	PAST DUE > 180 DAYS <= 1 YEAR	PAST DUE > 1 YEAR <= 2 YEARS	PAST DUE > 2 YEAR <= 5 YEARS	PAST DUE > 5 YEAR <= 7 YEARS	PAST DUE > 7 YEARS	OF WHICH DEFAULTED
005 Cash balances at central banks and other demand deposits	-	-	-	-	-	4
010 Loans and advances	49	153	349	30	45	2,070
020 Central banks	-	-	-	-	-	-
030 General governments	-	21	139	-	-	174
040 Credit institutions	0	20	-	-	-	21
050 Other financial corporations	0	-	0	-	0	14
060 Non-financial corporations	23	79	138	11	22	1,421
070 of which SMEs	13	74	124	4	1	701
080 Households	26	32	72	19	23	439
090 Debt securities	-	-	-	-	-	-
100 Central banks	-	-	-	-	-	-
110 General governments	-	-	-	-	-	-
120 Credit institutions	-	-	-	-	-	-
130 Other financial corporations	-	-	-	-	-	-
140 Non-financial corporations	-	-	-	-	-	-
150 Off balance sheet exposures						450
160 Central banks						-
170 General governments						0
180 Credit institutions						0
190 Other financial corporations						0
200 Non-financial corporations						440
210 Households						11
220 Total as at 31.12.2025	49	153	349	30	45	2,524
Total as at 31.12.2024	162	266	174	36	55	2,236

The above template does not include the Held for Trading portfolio.

Total performing exposures increased by €3.1 billion, driven by higher credit institutions volume due to balance sheet management at year-end. The increase in non-performing exposures by €288 million in 2025 is driven by a limited number of large individual corporate defaults, despite continued strong collection results.

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					
010 On-Balance Sheet Exposures	95,227	2,074	2,074	94,723	(1,170)			-
020 AUSTRIA	58,037	1,602	1,602	57,676	(980)			-
030 FRANCE	7,143	0	0	7,143	(1)			-
040 GERMANY	4,445	30	30	4,444	(32)			-
050 SPAIN	3,814	0	0	3,814	(1)			-
060 INTERNATIONAL ORGANISATIONS	4,624	-	-	4,483	-			-
070 Other States	17,165	441	441	17,164	(157)			-
080 Off-Balance Sheet Exposures	41,547	450	450			184		
090 AUSTRIA	32,696	328	328			168		
100 GERMANY	1,205	7	7			5		
110 SWEDEN	995	105	105			1		
120 SPAIN	881	-	-			0		
130 FINLAND	740	-	-			1		
140 Other States	5,030	10	10			9		
150 Total as at 31.12.2025	136,774	2,524	2,524	94,723	(1,170)	184		-
Total as at 30.06.2025	138,057	2,091	2,091	97,275	(1,160)	143		-

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;

Starting from 30 June 2025, the item "On Balance sheet exposures" includes also the portfolio "Cash balances at central banks and other demand deposits" as required by a regulatory update.

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

DESCRIPTION	(€ million)						
	a	b		c	d	e	f
		GROSS CARRYING AMOUNT		OF WHICH LOANS AND ADVANCES SUBJECT TO IMPAIRMENT	ACCUMULATED IMPAIRMENT	ACCUMULATED NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK ON NON-PERFORMING EXPOSURES	
		OF WHICH NON-PERFORMING	OF WHICH DEFAULTED				
010 Agriculture, forestry and fishing	69	18	18	69	(2)	-	
020 Mining and quarrying	67	7	7	67	(1)	-	
030 Manufacturing	6,563	413	413	6,563	(219)	-	
040 Electricity, gas, steam and air conditioning supply	1,713	16	16	1,713	(9)	-	
050 Water supply	442	28	28	442	(13)	-	
060 Construction	3,411	58	58	3,278	(45)	-	
070 Wholesale and retail trade	2,491	231	231	2,491	(157)	-	
080 Transport and storage	1,101	10	10	1,099	(6)	-	
090 Accommodation and food service activities	343	57	57	343	(26)	-	
100 Information and communication	383	6	6	383	(7)	-	
110 Financial and insurance activities	1,866	82	82	1,866	(42)	-	
120 Real estate activities	9,300	438	438	9,283	(161)	-	
130 Professional, scientific and technical activities	4,167	46	46	4,167	(42)	-	
140 Administrative and support service activities	613	5	5	613	(9)	-	
150 Public administration and defense, compulsory social security	36	-	-	36	(0)	-	
160 Education	15	0	0	15	(0)	-	
170 Human health services and social work activities	252	0	0	252	(2)	-	
180 Arts, entertainment and recreation	422	3	3	422	(2)	-	
190 Other services	226	1	1	226	(1)	-	
200 Total as at 31.12.2025	33,479	1,421	1,421	33,328	(746)	-	
Total as at 30.06.2025	32,387	1,174	1,174	32,218	(647)	-	

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)

DESCRIPTION	COLLATERAL OBTAINED BY TAKING POSSESSION	
	a	b
	VALUE AT INITIAL RECOGNITION	ACCUMULATED NEGATIVE CHANGES
010 Property Plant and Equipment (PP&E)	-	-
020 Other than PP&E	85	(39)
030 Residential immovable property	-	-
040 Commercial immovable property	85	(39)
050 Movable property	-	-
060 Equity and debt instruments	-	-
070 Other collateral	-	-
080 Total as at 31.12.2025	85	(39)
Total as at 30.06.2025	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)

DESCRIPTION	a	b		c		d	e		f
		GROSS CARRYING AMOUNT/NOMINAL AMOUNT							
		PERFORMING EXPOSURES			NON-PERFORMING EXPOSURES				
	OF WHICH: STAGE 1	OF WHICH: STAGE 2		OF WHICH: STAGE 2	OF WHICH: STAGE 3				
005 Cash balances at central banks and other demand deposits	8,408	8,407	1	4			4		
010 Loans and advances	69,467	59,564	9,610	2,070			2,062		
020 Central banks	-	-	-	-			-		
030 General governments	7,481	6,888	593	174			174		
040 Credit institutions	8,084	8,044	40	21			21		
050 Other financial corporations	4,223	3,960	262	14			14		
060 Non-financial corporations	32,058	27,362	4,544	1,421			1,419		
070 of which: SMEs	7,175	5,788	1,346	701			700		
080 Households	17,621	13,310	4,170	439			434		
090 Debt securities	23,690	23,336	145	-			-		
100 Central banks	-	-	-	-			-		
110 General governments	16,457	16,261	-	-			-		
120 Credit institutions	6,442	6,366	76	-			-		
130 Other financial corporations	456	374	69	-			-		
140 Non-financial corporations	335	335	-	-			-		
150 Off-balance-sheet exposures	41,097	37,167	3,930	450			450		
160 Central banks	0	0	-	-			-		
170 General governments	3,756	3,748	8	0			0		
180 Credit institutions	454	453	1	0			0		
190 Other financial corporations	6,331	6,032	300	0			0		
200 Non-financial corporations	25,626	22,482	3,144	440			440		
210 Households	4,930	4,452	478	11			11		
220 Total as at 31.12.2025	142,662	128,473	13,686	2,524			2,517		
Total as at 30.06.2025	142,895	125,987	16,368	2,091			2,081		

Total performing exposures largely stable, with higher loans to corporates and households compensating for lower volumes with central banks and credit institutions.

The increase in non-performing exposures by €+433 million in the second half of 2025 is due to a limited number of large defaults in corporate business, partially compensated by ongoing strong collection results.

Disclosure of credit risk adjustments

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

(€ million)

DESCRIPTION	ACCUMULATED IMPAIRMENT, ACCUMULATED IMPAIRMENT NEGATIVE CHANGES IN FAIR VALUE DUE TO CREDIT RISK AND PROVISIONS					ACCUMULATED PARTIAL WRITE-OFF	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				ON PERFORMING EXPOSURES	ON NON-PERFORMING EXPOSURES	
	OF WHICH: STAGE 1	OF WHICH: STAGE 2		OF WHICH: STAGE 2	OF WHICH: STAGE 3				
	g	h	i	j	k	l	m	n	o
005 Cash balances at central banks and other demand deposits	(0)	(0)	-	(4)		(4)		-	-
010 Loans and advances	(484)	(93)	(391)	(684)		(684)	(137)	38,183	1,057
020 Central banks	-	-	-	-		-	-	-	-
030 General governments	(6)	(0)	(6)	(16)		(16)	-	2,331	156
040 Credit institutions	(1)	(0)	(1)	(1)		(1)	-	5,486	19
050 Other financial corporations	(18)	(6)	(12)	(13)		(13)	(0)	1,973	0
060 Non-financial corporations	(247)	(49)	(198)	(499)		(499)	(64)	14,765	673
070 of which: SMEs	(70)	(11)	(58)	(213)		(213)	(12)	5,494	442
080 Households	(212)	(37)	(175)	(155)		(155)	(72)	13,627	209
090 Debt securities	(1)	(1)	(1)	-		-	-	-	-
100 Central banks	-	-	-	-		-	-	-	-
110 General governments	(0)	(0)	-	-		-	-	-	-
120 Credit institutions	(0)	(0)	(0)	-		-	-	-	-
130 Other financial corporations	(1)	-	(1)	-		-	-	-	-
140 Non-financial corporations	(0)	(0)	-	-		-	-	-	-
150 Off-balance-sheet exposures	56	17	39	128		128	-	4,170	23
160 Central banks	-	-	-	-		-	-	-	-
170 General governments	0	0	0	-		-	-	92	-
180 Credit institutions	0	0	-	-		-	-	160	-
190 Other financial corporations	2	1	1	-		-	-	1,143	-
200 Non-financial corporations	44	11	33	128		128	-	2,416	21
210 Households	11	4	6	0		0	-	359	2
220 Total as at 31.12.2025	(542)	(110)	(432)	(816)		(816)	(137)	42,352	1,081
Total as at 30.06.2025	(625)	(140)	(485)	(678)		(677)	(142)	46,368	1,081

Disclosure of credit risk adjustments

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

EU CR1-A - Maturity of exposures

							(€ million)
		a	b	c	d	e	f
		NET EXPOSURE VALUE					
DESCRIPTION		ON DEMAND	<= 1 YEAR	> 1 YEAR <= 5 YEARS	> 5 YEARS	NO STATED MATURITY	TOTAL
1	Loans and advances	5,432	10,472	19,797	34,667	-	70,369
2	Debt securities	-	1,797	10,011	11,880	-	23,689
3	Total as at 31.12.2025	5,432	12,269	29,809	46,547	-	94,057
	Total as at 30.06.2025	6,859	18,680	24,918	46,200	-	96,657

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)
		a
DESCRIPTION		GROSS CARRYING AMOUNT
010	Initial stock of non-performing loans and advances as at 31.12.2024	1,978
020	Inflows to non-performing portfolios	1,177
030	Outflows from non-performing portfolios	(1,085)
040	Outflows due to write-offs	(175)
050	Outflow due to other situations	(910)
060	Final stock of non-performing loans and advances as at 31.12.2025	2,070

In alignment with EBA instructions on FINREP templates it should be noted that the amounts related to “Inflows to non-performing portfolios” and “Outflow due to other situations” also include changes due to reclassification effects between counterparty categories which inflates the in-/outflows for the related categories.

Total stock of non-performing loans and advances increased in the second half of 2025, due to individual defaults at year-end partially offset by strong collection results.

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 as 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 (SFT²) - 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	
		31.12.2025	30.06.2025
1	Total assets as per published financial statements	109,593	111,183
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	10	58
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	(1,832)	(1,758)
9	Adjustment for securities financing transactions (SFTs)	1,395	1,427
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	8,510	8,138
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	(1,748)	(2,205)
13	Total exposure measure	115,928	116,841

Disclosure of leverage

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

The following table shows the Leverage Ratio as of 31 December 2025 (vs. the previous year) 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)

DESCRIPTION	CRR LEVERAGE RATIO EXPOSURES		
	a	b	
	31.12.2025	30.06.2025	
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	101,568	99,341
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)	(34)	(59)
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)	(2,389)	(2,564)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	99,145	96,719
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	249	355
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	1,377
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	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	1,658	1,742
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	5,948	9,708
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	1,395	1,427
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	7,343	11,135
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	45,894	39,824
20	(Adjustments for conversion to credit equivalent amounts)	(37,384)	(31,686)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	8,510	8,138
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)	(728)	(892)
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)	(728)	(892)

Disclosure of leverage

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

(€ million)

DESCRIPTION	CRR LEVERAGE RATIO EXPOSURES		
	a	b	
	31.12.2025	30.06.2025	
Capital and total exposure measure			
23	Tier 1 capital	7,636	7,062
24	Total exposure measure	115,928	116,841
Leverage ratio			
25	Leverage ratio (%)	6.6%	6.0%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.6%	6.0%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.6%	6.0%
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	8,868	9,408
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	5,948	9,708
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)	118,848	116,540
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)	118,848	116,540
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%	6.1%
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%	6.1%

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)

DESCRIPTION		a	
		31.12.2025	30.06.2025
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	100,840	98,449
EU-2	Trading book exposures	-	-
EU-3	Banking book exposures, of which:	100,840	98,449
EU-4	Covered bonds	4,721	4,581
EU-5	Exposures treated as sovereigns	31,249	28,767
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	2,432	2,417
EU-7	Institutions	3,237	4,425
EU-8	Secured by mortgages of immovable properties	27,548	27,290
EU-9	Retail exposures	2,598	3,015
EU-10	Corporate	22,293	21,465
EU-11	Exposures in default	1,345	1,254
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	5,416	5,234

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 of 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:

The change in Leverage Ratio between December 2025 and June 2025 is mainly driven by a decrease of the Leverage Exposure by €-0.9bn due to a decrease in SFT exposure.

The overall Leverage Ratio increased from 6.0% to 6.6% (as of the end of the 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-term 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	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2025	30.09.2025	30.06.2025	31.03.2025
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)					20,792	21,643	22,113	22,724
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	30,941	31,004	30,975	30,799	2,258	2,267	2,266	2,248
3	Stable deposits	21,208	21,181	21,149	21,072	1,060	1,059	1,057	1,054
4	Less stable deposits	9,655	9,739	9,734	9,619	1,197	1,208	1,208	1,194
5	Unsecured wholesale funding	24,146	24,323	24,627	25,175	11,619	11,612	11,728	11,930
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	9,340	9,341	9,356	9,583	2,257	2,256	2,259	2,315
7	Non-operational deposits (all counterparties)	14,531	14,747	15,088	15,500	9,087	9,121	9,286	9,523
8	Unsecured debt	276	235	183	92	276	235	183	92
9	Secured wholesale funding					813	859	766	766
10	Additional requirements	11,133	11,470	12,007	12,637	2,935	3,137	3,331	3,576
11	Outflows related to derivative exposures and other collateral requirements	1,764	1,902	1,969	2,068	1,764	1,896	1,954	2,043
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	9,369	9,568	10,038	10,569	1,170	1,241	1,378	1,533
14	Other contractual funding obligations	294	298	297	324	294	298	297	324
15	Other contingent funding obligations	26,350	26,407	26,714	27,124	1,006	977	980	992
16	TOTAL CASH OUTFLOWS					18,925	19,150	19,367	19,836
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	2,596	2,297	1,951	1,466	1,334	1,117	846	594
18	Inflows from fully performing exposures	3,278	3,115	2,911	2,770	2,720	2,612	2,421	2,315
19	Other cash inflows	1,386	1,441	1,424	1,424	1,113	1,220	1,255	1,296
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	7,260	6,853	6,287	5,659	5,167	4,949	4,523	4,206
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	6,524	6,179	5,698	5,206	5,167	4,949	4,523	4,206
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					20,792	21,643	22,113	22,724
22	TOTAL NET CASH OUTFLOWS					13,758	14,201	14,844	15,631
23	LIQUIDITY COVERAGE RATIO (%)					151%	153%	149%	146%

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. With reference to periods in the table above, the sum of row 3 "Stable deposits" and row 4 "Less stable deposits" does not represent the total amount of row 2 "Retail deposits and deposits from small business customers" which also includes deposits exempted from the calculation of outflows and deposits where the payout has been agreed within the following 30 days

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, regular monitoring of the relevant currencies and related liquid assets and net cash outflows is performed. So far, only EUR and USD have proved 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 to the conversion of the currency.

As of 31 December 2025, the **liquidity buffer** components mainly consist of reserves held at Central Bank (in the amount of €7.4 billion), central government assets & public financial institutions (in amount of €7.3 billion) and other eligible assets (in amount of €6.6 billion). Consequently, the liquidity buffer stands at €21.3 billion per 31.12.2025.

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

Disclosure of liquidity requirements

EU LIQ2 - Net Stable Funding Ratio (NSFR)

EU LIQ2 - Net Stable Funding Ratio

(€ million)

DESCRIPTION	UNWEIGHTED VALUE BY RESIDUAL MATURITY				WEIGHTED VALUE	
	a	b	c	d		
	NO MATURITY	< 6 MONTHS	6 MONTHS TO < 1YR	≥ 1YR		
Available stable funding (ASF) Items						
1	Capital items and instruments	6,465	-	602	1,683	8,149
2	Own funds	6,465	-	602	736	7,201
3	Other capital instruments		-	-	948	948
4	Retail deposits		31,539	12	874	30,365
5	Stable deposits		21,926	-	-	20,830
6	Less stable deposits		9,613	12	874	9,535
7	Wholesale funding:		42,828	3,238	12,580	26,998
8	Operational deposits		9,920	-	-	4,960
9	Other wholesale funding		32,908	3,238	12,580	22,038
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	501	501	-	3,607	3,607
12	NSFR derivative liabilities	501				
13	All other liabilities and capital instruments not included in the above categories		501	-	3,607	3,607
14	Total available stable funding (ASF)					69,118
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					1,676
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	11,966	10,171
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		13,562	3,470	40,095	38,811
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		754	-	2,368	2,424
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		4,816	454	3,361	4,035
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		5,766	2,200	22,706	31,945
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		641	323	5,517	8,413
22	Performing residential mortgages, of which:		663	748	11,471	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		296	342	5,873	-
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		1,563	68	189	407
25	Interdependent assets		-	-	-	-
26	Other assets:	-	1,614	80	3,939	4,519
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	85	73
29	NSFR derivative assets		-			-
30	NSFR derivative liabilities before deduction of variation margin posted		546			27
31	All other assets not included in the above categories		1,067	80	3,854	4,419
32	Off-balance sheet items		8,926	2,472	25,693	2,547
33	Total RSF					57,723
34	Net Stable Funding Ratio (%)					120%

Disclosure of credit risk mitigation techniques

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

Bank Austria had 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.

Qualitative disclosure as of 31 December 2025

In accordance with the “Revised Framework of International Convergence of Capital Measures and Rules” (Basel), Bank Austria is firmly committed to satisfying the requirements for recognition of Credit Risk Mitigation (hereafter “CRM”) techniques for regulatory capital purposes, according to the approach adopted (Advanced IRB).

Bank Austria has acknowledged the regulatory requirement with specific internal Guidelines issued locally and by the Holding Company, in compliance with the Regulation (EU) No 575/2013 of the European Parliament and of the Council of June 26, 2013, on prudential requirements for credit institutions and investment firms (CRR) and Regulation (EU) No 2024/1623 of May 31, 2024 (amending Regulation (EU) No 575/2013).

Such Guidelines pursue several objectives:

- to encourage collateral and guarantees optimal management;
- to maximize the mitigating effect of collateral and guarantees on defaulted loans;
- to attain positive effect on Group capital requirements, ensuring that local CRM practices meet minimum “Basel” requirements;
- to define general rules for eligibility, valuation, monitoring and management of collateral (funded protection) and guarantees (unfunded protection) and to detail special rules and requirements for specific collateral/guarantees.

Credit Risk mitigations are accepted only to support loans and they cannot serve as a substitute for the borrower’s ability to meet its obligations. For this reason they must be evaluated in the credit application along with the assessment of the creditworthiness and the repayment capacity of the borrower, emphasizing the importance of the “legal certainty” requirement for all collaterals and guarantees, as well as their suitability.

Bank Austria put in place all necessary actions to:

- fulfill the respect of any contractual and legal requirements, and take all steps necessary to ensure the enforceability of the collateral/guarantee arrangements under the applicable law;
- conduct sufficient legal review confirming the enforceability of the collateral/guarantee arrangements on the parties and in the relevant jurisdictions.

Such a review is repeated as necessary to ensure the enforceability of the security interest over the entire term of the underlying collateralized loan exposure. Furthermore, attention is always paid to the adequacy of a collateral agreement. Adequate collateralization by way of physical collateral and guarantee or surety exists if it is consistent with the underlying credit exposure and there are no relevant risks vis-à-vis the collateral provider.

In general, strict internal instructions and procedures are in place to ensure the formal enforceability of any physical collateral and guarantee or surety taken.

Collateral management assessments and Credit Risk Mitigation compliance verifications are performed specifically as part of the wider process of internal validation on rating.

Policies and processes for on- and off-balance sheet netting

In general, netting agreements on balance sheet of reciprocal credit exposures between the Bank and its counterparty are considered eligible if they are legally effective and enforceable in all relevant jurisdictions, including in the event of default or bankruptcy of counterparty, and if they meet the following operational conditions:

- provide for the netting of gains and losses on transactions cleared under the master agreement so that a single net amount is owed by one party to the other;
- fulfil the minimum requirements for recognition of financial collateral (valuation requirements and monitoring).

Disclosure of credit risk mitigation techniques

In general, Bank Austria apply netting agreements only if they are able at any time to determine the position netting value (assets and liabilities with the same counterparty that are subject to the netting agreement), monitoring and controlling debts, credit and netting value.

Netting instruments are mainly used for OTC derivatives, repos and securities lending transactions where the counterparties are – generally – Financial Institutions. The primary objective of the bank is to cover with netting agreements as many as possible transactions to reduce utilization of credit lines and to release the amount of required regulatory capital. In this regard, a special Global Policy ("Counterparty Credit Risk") has been issued aiming at defining an efficient and comprehensive framework for collateral management to safeguard the bank from avoidable risk-taking.

The effectiveness of a collateral agreement of each individual counterparty relationship depends on the selection of appropriate assets qualifying as eligible collateral. Certain collateral types may present inherent risks related to the price volatility, the liquidity and the settlement of the asset. In addition, the collateral assets must be assessed in the context of the collateral providing counterparty (double default risk). The mentioned policy details the eligibility criteria for both OTC derivatives and Repo/securities Lending Transactions, and defines the requirements in terms of documentations, requiring, as a general base, market standard agreements such as ISDA Master Agreement, Global Master Repurchase Agreement or European Master Agreement.

Policies and processes for collateral evaluation and management

Bank Austria has implemented a clear and robust system for managing the credit risk mitigation techniques, governing the entire process for evaluation, monitoring and management of collaterals.

The assessment of the collateral value is based on the current market price or the estimated amount which the underlying asset could reasonably be liquidated for.

For financial instruments, valuation methods are different depending on their type:

- securities listed on a recognized stock exchange, are evaluated according to the market price (the price of the most recent trading session);
- securities not listed on a recognized stock exchange, have to be based on pricing models based on market data;
- undertakings for Collective Investments and mutual funds are based on the price for the units that are publicly quoted daily.

The market price of pledged securities is adjusted by applying haircuts for market price and /or foreign exchange volatility, according to regulatory requirements.

In case of currency mismatch between the credit facility and the collateral, an additional haircut is applied.

Possible mismatches between the maturity of the exposure and that of the collateral are also considered in the adjusted collateral value.

The current models in place are based on internally estimated haircuts. The methodological approach provides that the hedging value has to be estimated for each financial instrument on the basis of its market value (i.e. mark-to-market) adjusted with a haircut that has to consider the intrinsic riskiness according to the different factors (price risk, time of ownership and liquidity risk).

Bank Austria is provided with a tool for the automatic evaluation of the mark- to- market of the pledged securities, granting the constant monitoring of the financial collateral values.

For the valuation of real estate collateral, specific processes and procedures ensure that the property is evaluated by an independent appraiser. In Bank Austria systems for the periodic monitoring and revaluation of the real estate collateral, based on statistical methods, adopting internal databases or provided by external info-providers, are in place.

Other types of collateral are subject to specific prudential haircuts. Monitoring activities strictly depend on the collateral characteristics. In general pledges on goods are treated with caution.

Disclosure of credit risk mitigation techniques

Description of the main types of collateral taken

The collateral accepted in support of credit lines primarily includes real estate, both residential and commercial and financial instruments collateral, including debt securities, equities, and units of Undertakings for Collective Investment in Transferable Securities (UCITS). The remaining part includes pledges on other assets and other collaterals.

However, in order to be considered eligible for risk mitigation, the general requirements according to Supervisory Regulations must be met, along with the specific requirements for the approach adopted for purposes of calculating regulatory capital for the individual counterparty/exposure (Standardized, F-IRB, A-IRB), in accordance with the legal framework of the country in scope.

UniCredit S.p.A. as holding company provides specific guidelines for the eligibility of all kinds of collaterals and each Legal Entity shall define the list of eligible collateral, according to Group methods and procedures and in compliance with local legal and supervisory requirements and peculiarities.

Main types of guarantors and credit derivative counterparties and their creditworthiness

Personal guarantees can be accepted as module complementary and accessory to the granting of loans, for which the risk mitigation serves as additional security for repayment.

At portfolio level, personal guarantees are provided by banks, government, central banks and other public entities and others. The last category includes the personal guarantees provided by natural persons, whose eligibility for CRM depends on the specific approach.

Credit derivative protection providers are mainly banks and institutional counterparties.

The list of eligible protection providers depends on the specific approach, Bank Austria recognize guarantees provided if the relevant requirements are satisfied and that the protection provider risk profile can be evaluated at the time that the guarantee is established and over its entire duration.

Before a personal guarantee is accepted, the protection provider (or the protection seller in case of credit default swap) must be assessed to measure his/her creditworthiness and risk profile. The hedging effect of guarantees/credit derivatives for the purpose of credit protection depends basically on the creditworthiness of the protection provider which is assessed during the credit underwriting phase.

Information about market or credit risk concentrations of the used credit risk mitigation instruments

Concentration risk occurs when a major part of collateral financial assets (at portfolio level) is concentrated in a small number of collateral types, protection instruments, or specific providers of collaterals or sectors or when there is lack of proportion in the volume of collaterals taken.

Such concentration is monitored and controlled by the following processes/mechanisms:

- In case of personal guarantees/credit derivatives, a contingent liability (indirect risk) is charged to the protection provider. In the evaluation of the credit application, a secondary commitment is added to the guarantor, and it is reflected in the guarantor's total credit exposure as deemed competent and approved in accordance with the bank's system of authority;
- In case the protection provider, directly or indirectly, is a Central Bank or a Sovereign, a specific credit limit must be instructed and, if the guarantor is a foreign subject, a country limit must be obtained, if necessary.

Disclosure of credit risk mitigation techniques

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

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

(€ million)

DESCRIPTION	UNSECURED CARRYING AMOUNT a	SECURED CARRYING AMOUNT				
		b	OF WHICH SECURED BY COLLATERAL c	OF WHICH SECURED BY FINANCIAL GUARANTEES		
				d	OF WHICH SECURED BY CREDIT DERIVATIVES e	
1	Loans and advances	39,536	39,240	32,594	6,647	-
2	Debt securities	23,689	-	-	-	-
3	Total as at 31.12.2025	63,225	39,240	32,594	6,647	-
4	<i>of which: non-performing exposures</i>	328	1,057	721	337	-
EU-5	<i>of which: defaulted</i>	328	1,057			
	Total as at 30.06.2025	60,761	42,826	35,928	6,898	-
	<i>of which: non-performing exposures</i>	240	1,026	746	280	-
	<i>of which: defaulted</i>	240	1,026			

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)

EXPOSURE CLASSES	EXPOSURES BEFORE CCF AND BEFORE CRM		EXPOSURES POST CCF AND POST CRM		RWEAs AND RWEAs DENSITY		
	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE SHEET EXPOSURES	ON-BALANCE SHEET EXPOSURES	OFF-BALANCE SHEET EXPOSURES	RWEAs	RWEAs DENSITY (%)	
	a	b	c	d	e	f	
1	Central governments or central banks	18,428	2,101	22,162	73	454	2.0%
2	Non-central government public sector entities	8,013	1,013	9,608	42	103	1.1%
EU 2a	Regional governments or local authorities	5,518	789	8,136	38	3	0.0%
EU 2b	Public sector entities	2,494	224	1,473	4	100	6.8%
3	Multilateral development banks	838	-	939	11	-	-
EU 3a	International organisations	3,765	0	3,765	0	-	-
4	Institutions	4	-	5	-	2	34.0%
5	Covered bonds	1	-	1	-	1	44.3%
6	Corporates	2,269	3,062	1,949	196	1,552	72.3%
6.1	<i>of which: Specialised Lending</i>	87	3	87	1	78	89.1%
7	Subordinated debt exposures and equity	923	0	923	0	2,264	245.3%
EU 7a	Subordinated debt exposures	13	-	13	-	19	150.0%
EU 7b	Equity exposures	910	0	910	0	2,245	246.7%
8	Retail	164	91	127	24	114	75.7%
9	Secured by mortgages on immovable property and ADC exposures	599	23	542	9	350	63.5%
9.1	Secured by mortgages on residential immovable property - non IPRE	92	6	91	2	38	41.0%
9.2	Secured by mortgages on residential immovable property - IPRE	12	0	10	0	3	29.6%
9.3	Secured by mortgages on commercial immovable property - non IPRE	470	16	425	7	293	67.8%
9.4	Secured by mortgages on commercial immovable property - IPRE	25	1	16	0	16	98.7%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	84	4	76	2	104	133.4%
EU 10a	Exposures to institutions and corporates with a short-term credit assessment	21	-	12	-	4	36.3%
EU 10b	Collective investment undertakings (CIU)	0	0	0	0	2	250.0%
EU 10c	Other items	398	-	398	-	355	89.2%
11	Not applicable						
12	Total as at 31.12.2025	35,509	6,294	40,508	358	5,305	13.0%
	Total as at 30.06.2025	33,663	5,845	38,673	364	5,480	14.0%

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	ACTUAL RISK WEIGHTED
		RISK WEIGHTED EXPOSURE AMOUNT a	EXPOSURE AMOUNT b
1	Central governments and central banks - F-IRB	12	12
EU 1a	Regional governments and local authorities - F-IRB	-	-
EU 1b	Public sector entities - F-IRB	-	-
2	Central governments and central banks - A-IRB	145	145
EU 2a	Regional governments and local authorities - A-IRB	-	-
EU 2b	Public sector entities - A-IRB	68	68
3	Institutions - F-IRB	837	837
4	Not applicable		
5	Corporates - F-IRB	8,402	8,402
EU 5a	Corporates - General	8,186	8,186
EU 5b	Corporates - Specialised lending	-	-
EU 5c	Corporates - Purchased receivables	217	217
6	Corporates - A-IRB	5,342	5,342
EU 6a	Corporates - General	4,838	4,838
EU 6b	Corporates - Specialised lending	484	484
EU 6c	Corporates - Purchased Receivables	20	20
7	Not applicable		
8	Not applicable		
EU 8a	Retail - A-IRB	6,204	6,204
9	Retail - Qualifying revolving (QRRE)	461	461
10	Retail - Secured by residential immovable property	4,302	4,302
EU10a	Retail - Purchased receivables	-	-
EU10b	Retail - Other retail exposures	1,441	1,441
11	Not applicable		
12	Not applicable		
13	Not applicable		
14	Not applicable		
15	Not applicable		
16	Not applicable		
17	Exposures under F-IRB	9,251	9,251
18	Exposures under A-IRB	11,760	11,760
19	Total as at 31.12.2025 (including F-IRB exposures and A-IRB exposures)	21,010	21,010
	Total as at 30.06.2025 (including F-IRB exposures and A-IRB exposures)	21,293	21,293

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	784	0.06%	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-
3	Public sector entities	769	0.62%	0.08%	0.08%	-	-
5	Corporates	16,445	2.65%	55.97%	54.34%	1.33%	0.30%
5.1	Corporates - General	15,248	2.63%	57.49%	55.73%	1.44%	0.32%
5.2	Corporates - Specialised lending	1,158	2.97%	37.87%	37.87%	-	-
5.3	Corporates - Purchased Receivables	40	-	0.05%	-	-	0.05%
6	Retail	20,982	0.81%	62.98%	62.97%	0.01%	-
6.1	Retail - Qualifying revolving	2,408	-	-	-	-	-
6.2	Retail - Secured by residential immovable property	15,090	0.62%	86.22%	86.22%	0.00%	-
6.3	Retail - Purchased Receivables	-	-	-	-	-	-
6.4	Retail - Other retail exposures	3,484	2.16%	5.82%	5.79%	0.03%	-
7	Total as at 31.12.2025	38,980	1.57%	57.51%	56.82%	0.57%	0.13%
	Total as at 30.06.2025	39,338	1.47%	57.96%	57.38%	0.48%	0.10%

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)

A-IRB		CREDIT RISK MITIGATION TECHNIQUES						CREDIT RISK MITIGATION METHODS IN THE CALCULATION OF RWEAS	
		FUNDED CREDIT PROTECTION (FCP)				UNFUNDED CREDIT PROTECTION (UFCP)		RWEA WITHOUT SUBSTITUTION EFFECTS (REDUCTION EFFECTS ONLY)	RWEA WITH SUBSTITUTION EFFECTS (BOTH REDUCTION AND SUBSTITUTION EFFECTS)
		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 (%)		
								g	h
1	Central governments or central banks	-	-	-	-	-	-	145	145
2	Regional governments and local authorities	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	68	68
5	Corporates	0.12%	-	0.03%	0.09%	-	-	5,348	5,342
5.1	Corporates - General	0.12%	-	0.04%	0.08%	-	-	4,844	4,838
5.2	Corporates - Specialised lending	0.21%	-	-	0.21%	-	-	484	484
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	20	20
6	Retail	2.43%	-	2.43%	0.00%	-	-	6,204	6,204
6.1	Retail - Qualifying revolving	-	-	-	-	-	-	461	461
6.2	Retail - Secured by residential immovable property	2.74%	-	2.74%	0.00%	-	-	4,302	4,302
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-
6.4	Retail - Other retail exposures	2.78%	-	2.77%	0.01%	-	-	1,441	1,441
7	Total as at 31.12.2025	1.36%	-	1.32%	0.04%	-	-	11,766	11,760
	Total as at 30.06.2025	1.45%	-	1.41%	0.04%	-	-	12,379	12,367

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	7,794	9.17%	0.03%	0.00%	0.03%	-
5	Corporates	20,197	1.06%	14.57%	13.77%	0.80%	-
5.1	Corporates - General	19,166	1.12%	15.36%	14.51%	0.85%	-
5.2	Corporates - Specialised lending	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	1,031	0.02%	-	-	-	-
6	Total as at 31.12.2025	28,038	3.31%	10.51%	9.92%	0.59%	-
	Total as at 30.06.2025	28,608	2.55%	8.37%	8.02%	0.34%	-

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 (UFPC)		RWEA WITHOUT SUBSTITUTION EFFECTS (REDUCTION EFFECTS ONLY)	RWEA WITH SUBSTITUTION EFFECTS (BOTH REDUCTION AND SUBSTITUTION EFFECTS)
		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 (%)		
F-IRB	g	h	i	j	k	l	m	n	
1	Central governments and central banks	-	-	-	-	-	-	-	12
2	Regional governments and local authorities	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-5.86%	824	837	
5	Corporates	-0.00%	-	-	-	-20.31%	8,421	8,402	
5.1	Corporates - General	-0.00%	-	-	-	-19.16%	8,165	8,186	
5.2	Corporates - Specialised lending	-	-	-	-	-	-	-	
5.3	Corporates - Purchased Receivables	-	-	-	-	-41.82%	256	217	
6	Total as at 31.12.2025	-0.00%	-	-	-	-16.26%	9,245	9,251	
	Total as at 30.06.2025	-0.00%	-	-	-	-16.38%	8,915	8,925	

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.

The EBA No-Action Letter of 5 August 2025 stipulates that institutions (such as Bank Austria, as a major subsidiary of an EU parent institution) that, due to the entry into force of CRR III, are for the first time subject to disclosure requirements on Environmental, Social, and Governance (ESG) risks under Article 449a CRR, must comply with these disclosure obligations only after the corresponding revised ITS will come into effect, i.e., expected from 31 December 2026, with an annual frequency.