

Quarterly disclosure in accordance with CRR

ASSOCIATION OF VOLKSBANKS

General information on disclosure

This document serves for the fulfilment of the requirements pursuant to Regulation (EU) No. 575/2013 (CRR) and Directive 2013/36/EU (CRD IV) for the association of credit institutions under Section 30a BWG (Austrian Banking Act) of the Volksbanks (Association of Volksbanks) by VOLKSBANK WIEN AG as the central organisation (CO).

The guidelines contained in EBA GL 2016/11 of 4 August 2017 specify the disclosure requirements under Part 8 of Regulation (EU) No 575/2013 (CRR). These specifications are made to serve as a guideline with regard to the information to be disclosed by institutions when applying the relevant articles under Part 8, as well as regarding their presentation. In the KP-V (capital buffer ordinance) 2018 (§ 7/1), VOLKSBANK WIEN AG is defined as a systemically important institution due to its function as a central organisation under § 30a BWG, and hence falls within the full scope of application of EBA/GL/2016/11 at association level as of 1 January 2019. This is linked to the obligation to disclose certain information on a quarterly or half-yearly basis.

As part of the quarterly disclosure, the template EU OV1 – Overview of risk-weighted assets (RWA) is presented as at 31 March 2021. The figures are stated in thousands of euros.

Own funds requirement

CRR Art. 438 (c) to (f), EU OV1

EU OV1 – Overview of risk-weighted assets (RWA)					
			RWA		Minimum own funds requirements
			31.03.2021	31.12.2020	31.03.2021
	1	Credit risk (without CCR)	12,406,119	12,346,328	992,490
Article 438 (c) and (d)	2	in the standard approach	12,406,119	12,346,328	992,490
Article 438 (c) and (d)	3	in the Foundation IRB approach (FIRB)			
Article 438 (c) and (d)	4	in the Advanced IRB approach (AIRB)			
Article 438 (d)	5	Participations under the IRB approach using the simple risk weighting approach or the IMA			
Article 107 Article 438 (c) and (d)	6	Counterparty credit risk (CCR)	65,656	69,353	5,253
Article 438 (c) and (d)	7	according to fair value measurement	18,150	19,372	1,452
Article 438 (c) and (d)	8	according to original exposure method			
	9	according to standard method			
	10	according to the internal model-based method (IMM)			
Article 438 (c) and (d)	11	risk-weighted amount of receivable for contributions to the default fund of a CCP	-	-	-
Article 438 (c) and (d)	12	CVA	47,507	49,981	3,801
Article 438 (e)	13	Performance risk	-	-	-
Article 449 (o) (i)	14	Securitization exposures in the banking book (after application of the ceiling)	-	-	-
	15	in the IRB approach			
	16	in the supervisory formula approach (SFA) to IRB			
	17	in the internal assessment approach (IAA)			
	18	in the standard approach	-	-	-
Article 438 (e)	19	Market risk	34,413	37,895	2,753
	20	in the standard approach	34,413	37,895	2,753
	21	in the IMA			
Article 438 (e)	22	Large exposures	-	-	-
Article 438 (f)	23	Operational risk	1,183,790	1,183,790	94,703
	24	in the basic indicator approach			
	25	in the standard approach	1,183,790	1,183,790	94,703
	26	in the advanced measurement approach			
Article 437 (2), Article 48 and Article 60	27	Amounts below the limits for deductions (subject to a 250 % risk weighting)	540,319	537,350	43,226
Article 500	28	Adjustment of the lower limit			
	29	Other risk position contributions	-	-	-
	30	Total	14,230,297	14,174,717	1,138,424