



ICBC Austria Bank

ICBC Austria Bank GmbH

Disclosure Report 2024

in accordance with Part 8 of Regulation (EU) No 575/2013 (CRR)

Table of contents

1	Scope of disclosure requirements under Article 431 CRR	5
2	Non-essential information, trade secrets or confidential information pursuant to Article 432 CRR	6
3	Frequency of disclosure pursuant to Article 433 CRR	7
4	Risk management objectives and policy	8
4.1	Objectives and principles of risk management in accordance with Article 435 CRR.....	8
4.2	Structure and organization pursuant to Article 435 (1) (b) CRR.....	9
4.2.1	Organization of risk management	9
4.2.2	Risk Governance	11
4.3	Risk management and monitoring.....	12
4.3.1	Credit Risk.....	14
4.3.2	Market-price risk	14
4.3.3	Liquidity risk	15
4.3.4	Operational risks.....	17
4.3.5	ESG risks.....	18
4.4	Guidelines.....	20
4.5	Corporate governance arrangements pursuant to Article 435 (2) (ff) CRR	21
4.6	Strategy for the selection of the members of the management body and their actual knowledge, skills and experience in accordance with Article 435(2)(b) CRR.....	22
4.7	Diversity strategy for the selection of members of the management body, objectives and relevant targets of the strategy, degree of achievement in accordance with Article 435 (2) (c) CRR	22
4.8	Whether the institution has set up a separate risk committee and the number of committee meetings held to date in accordance with Article 435(2)(d) CRR	22
4.9	Description of the flow of information to the management body in response to questions of risk pursuant to Article 435(2)(e) CRR.....	23
5	Scope of application according to Article 436 CRR	24
6	Own funds pursuant to Article 437 CRR.....	25
6.1	Reconciliation of capital pursuant to Article 437 (1) (a) CRR.....	25
6.2	Description of capital instruments pursuant to Article 437 (1) (b) CRR.....	28
7	Own funds requirements pursuant to Article 438 CRR	29
7.1	Summary of the adequacy of internal capital	29
7.2	Overview of risk-weighted assets (RWA) referred to in Article 438 (c) to (f) CRR	29
7.2.1	Key Metrics Table	29
7.2.2	Standardised Approach - Risk Classes and Risk Weights.....	31

7.2.3	Standardised Approach - Credit Risk Exposure and CRM Effects	32
7.2.4	Overview of total risk exposure amounts	33
7.2.5	Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer	34
7.2.6	Amount of institution-specific countercyclical capital buffer	35
7.2.7	Operational Risk Losses	35
7.2.8	Business Indicator, Components and Subcomponents	35
8	Credit risk adjustments pursuant to Article 442 CRR	36
8.1	Definition of "overdue" and "non-performing" under Article 442(a) CRR	36
8.1.1	Performing and non-performing exposures and related provisions	37
8.1.2	Maturity of Exposures	38
8.1.3	Changes in the stock of non-performing loans and advances	38
8.1.4	Changes in the stock of non-performing loans and advances and related net accumulated recoveries	39
8.1.5	Credit quality of forborne exposures	39
8.1.6	Quality of Forbearance	40
8.1.7	Credit quality of performing and non-performing exposures by past due days	41
8.1.8	Credit quality of loans and advances to non-financial corporations by industry	42
8.1.9	Quality of non-performing exposures by Geography	43
8.1.10	Collateral valuation - loans and advances	44
8.1.11	Collateral obtained by taking possession and execution processes	45
8.1.12	CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	45
8.2	Approaches and methodologies for credit risk adjustments pursuant to Article 442 (b) CRR	47
9	Unencumbered assets pursuant to Article 443 CRR	48
9.1	Encumbered and unencumbered assets	49
9.2	Collateral received and own debt securities issued	49
9.3	Sources of Encumbrance	50
10	Interest Rate Risk of the Banking Book	51
11	Remuneration policy and practices in accordance with Article 450 CRR	52
11.1	General objectives of the remuneration policy	52
11.2	General principles of the remuneration system	53
11.2.1	Remuneration awarded for the financial year	54
11.2.2	Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)	54
11.2.3	Deferred remuneration	55
11.2.4	Remuneration of 1 million EUR or more per year	56

11.2.5	Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)	56
12	Leverage ratio in accordance with Article 451 CRR.....	57
12.1	Summary reconciliation of accounting assets and leverage ratio exposures	58
12.2	Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures).....	59
13	Application of the IRB approach to credit risk under Article 452 CRR.....	60
14	Credit risk mitigation techniques in accordance with Article 453 CRR	61
14.1	Rules and procedures for accounting and off-balance sheet netting	61
15	Use of advanced measurement approaches for operational risks in accordance with Article 454 CRR	62
16	Use of internal models for market risk in accordance with Article 455 CRR	63
17	Crypto Assets	64
18	Foreign currency loans and loans with repayment vehicles in accordance with RZ 50ff FMA Minimum Standards FXTT.....	65

1 Scope of disclosure requirements under Article 431 CRR

Introduction and general information

ICBC Austria Bank GmbH ("ICBC Austria") is an Austrian corporate bank 100% owned by the Chinese Industrial & Commercial Bank of China Ltd.

ICBC Austria has procedures in place to ensure that its disclosures provide market participants with a comprehensive picture of their risk profile.

This report provides a comprehensive overview of the risk structure and risk management of ICBC Austria, both at the level of the bank as a whole and at the level of individual risks, and includes information on:

- the risk management system (organisational structure, objectives, regulations, management according to individual types of risk),
- the structure of own funds;
- capital requirements and risk capital situation, and
- remuneration policies and practices.

The aim of supervisory disclosure is to increase overall market transparency and thus market discipline.

ICBC Austria carries out the disclosure in accordance with Part 8 of Regulation (EU) No. 575/2013 (CRR) in this medium. According to the regulation, credit institutions must disclose information on their organisational structure, risk management and risk capital situation in a generally accessible medium at least once a year. ICBC Austria has chosen the Internet as the medium for disclosure pursuant to Art. 434 CRR. The disclosure report will be published on the website of ICBC Austria (<http://www.icbc-at.com>).

Unless otherwise noted, the values given refer to December 31, 2024.

Although the ICBC Austria is constituted in the current form of a GmbH, the terms of an AG are sometimes used for better readability and all function and role designations are gender-neutral and include both the female and the male form (e.g. board of directors is used instead of managing director).

2 Non-essential information, trade secrets or confidential information pursuant to Article 432 CRR

ICBC Austria makes use of the exemptions under Article 432 CRR to exempt certain non-essential and confidential information or trade secrets from disclosure.

No customer-related information that would allow conclusions to be drawn about customers is disclosed, especially since disclosure would violate statutory obligations to maintain banking secrecy and data protection as well as contractually agreed non-disclosure agreements.

3 Frequency of disclosure pursuant to Article 433 CRR

On the basis of the characteristics set out in Article 433 CRR, in particular with regard to the scope of its activities, range of activities, presence in different countries, exposure to various financial sectors, activities in international financial markets and participation in payment, settlement and clearing systems, ICBC Austria has examined whether the disclosure is to be made in whole or in part more than once a year. The audit of ICBC Austria has shown that an annual publication is sufficient. The disclosure report is therefore published once a year.

4 Risk management objectives and policy

4.1 Objectives and principles of risk management in accordance with Article 435 CRR

The assumption of risks within the scope of our business activities and the professional management and management of these risks are among the core tasks of ICBC Austria.

Within the Bank, risk management tasks are carried out by the Risk Management Department. This division reports directly to the Management Board of the Chief Risk Officer (CRO).

The risk strategy of ICBC Austria defines the elementary risk policy principles, the objectives of which are the creation of a consistent risk profile and the maintenance of an adequate capital base. It was drawn up on the basis of the business strategy formulated and adopted by the Board of Directors and requires all risk-related elements and executions to operationalize it. All employees and the Board of Management as a whole are fully committed to adhering to the risk strategy in the performance of their operational activities.

The risk policy principles of the risk strategy form the basis for the common risk culture and for a uniform understanding of the risks within ICBC Austria, which in turn is reflected in the pronounced risk awareness of all employees. Thus, the risk culture promotes the identification and conscious handling of risks and ensures that decision-making processes lead to balanced decisions under risk assessment points. This is supported by clearly defined risk management processes and the corresponding organizational structures.

The risk strategy also includes the objectives of risk management for all material business activities as well as the measures taken to achieve these objectives. In doing so, it takes into account risk concentrations and makes general statements about the processes for identifying, assessing, limiting, managing, monitoring and communicating material risks.

The following premises are formulated as part of the risk strategy:

- The definition and determination of the risk strategy is the collective responsibility of the entire Management Board and must be approved by the Supervisory Board.
- There is a strict segregation of duties pursuant to the regulatory requirements as well as a risk-related organizational structure and clearly defined risk processes
- Defined risk limits are closely linked to the economic capital allocation and are derived from the risk coverage potential. As part of the operationalization of the risk limit, further limits with direct and/or indirect reference to the risk-bearing capacity concept (volume limit) are derived.
- There are clearly defined reporting processes for risk communication with regular risk reports to the Board of Management and higher-level officials
- The elements of risk management, their methods and assumptions shall be reviewed at least annually for their appropriateness

Through their risk management, institutions must ensure that the bank's risk-bearing capacity is ensured on an ongoing basis. This means, in particular, that the bank's material risks must be

identified, adequately quantified and covered by the risk detection potential on an ongoing basis, taking into account concentrations. At ICBC Austria, a multi-part risk management process is institutionalized for this purpose. ICBC Austria's internal risk management includes risk identification and risk assessment, planning and pre-control (early warning indicators, competence classification and risk-adjusted pricing), quantification, limitation as well as monitoring, control and communication of risks.

The aim of the risk investment is to identify material risks for the institution, as addressed in Section 39 (2b) of the Austrian Banking Act (BWG), which may also jeopardize the bank's solvency in the long term. The risks arise mainly from the business policy orientation and the associated transactions entered into. In addition, regulatory requirements can have a significant influence on the management of risks. The risk inventory process is triggered at least annually or in the event of significant ad hoc developments. The Risk Management department is responsible for implementation.

The Management Board considers ICBC Austria's existing risk management procedures to be appropriate and ensures that the risk management systems set up are appropriate to the Bank's profile and strategy. The adequacy and effectiveness of the risk management system is monitored by process-integrated (internal) and process-independent (external) controls. The results of the monitoring measures (in particular identified deficiencies) are reported and evaluated in an appropriate manner so that necessary measures can be taken to improve the system and remedy the deficiencies.

4.2 Structure and organization pursuant to Article 435 (1) (b) CRR

4.2.1 Organization of risk management

Risk monitoring and management is an essential part of business processes with the aim of identifying risks at an early stage and countering existing risks in a targeted manner. The basis for the design of risk management is the defined business and risk strategy of ICBC Austria. The strategies that are reviewed on a regular basis are the responsibility of the full Board of Management. The strategies and necessary adjustments are decided by the Supervisory Board.

As a member of the Bank's Management Board, the Chief Risk Officer (CRO) is responsible for the adequate organizational structure and processes of risk management and controlling. In accordance with the regulations in force in Austria and other European standards, the CRO acts independently of all market and trading entities. With a view to appropriate internal risk management and monitoring, the CRO management area is divided into two risk areas, each of which is covered by one department due to the size of the bank:

Credit Risk Management (CRM)

The CRM is responsible for the entire lending process and is responsible for the following key processes:

- Credit risk management for corporate clients/financial institutions/public finance: This is where the risk analysis of loan applications and the preparation of the second vote required in accordance with the Minimum Standards for the Lending Business (MSK) are carried out, if necessary subject to conditions. Furthermore, the customer balance sheets are also evaluated, analyzed and the rating is created.

- Workout: Concerns the collection of non-performing loan agreements. In addition to out-of-court solutions/agreements with the customer, the field of activity includes the lawsuit, execution as well as the reorganization and restructuring of insolvent loans from customers (in close cooperation and coordination with the legal department) and the determination of the individual value adjustment requirements.
- Collateral management: Collateral management prepares market value determinations and carries out periodic reviews of them. In certain cases, sales valuations are also outsourced to cooperation partners (external service providers). In addition, the ceded receivables are reviewed and evaluated by Collateral Management.

Risk Controlling (RC)

On the one hand, the RC is responsible for the structured recording of overall bank risks as a basis for the risk strategy within the framework of an annual risk inventory and for the development of risk policy principles and risk appetite (risk strategy) on the basis of predefined business strategies, including annual review and adaptation. On the other hand, the RC also develops the specifications regarding methods and models for overall bank risk management in accordance with ICAAP and ILAAP and monitors economic capital management and liquidity management.

The RC is established as an independent risk controlling unit and performs the following tasks:

- Implementation and management of the Internal Capital Adequacy Assessment Process (ICAAP) credit risk parameterization (EaD, PD, LGD, CCF, correlation)
- Delivery of credit risk figures (risk data) for planning/budgeting
- Measurement of credit and country transfer risk, macroeconomic risk, real estate property risk and other risks
- Setting and monitoring limits for bank, counterpart, issuer and country transfer risks in line with the risk strategy
- Development of scenario stress tests and reverse stress tests
- Internal and external risk reporting (Executive Board, Supervisory Board, FMA, OeNB, Association)
- Core team member in NPA/NMA processes ("New Products – New Markets" implementation processes)
- Development and implementation of the risk inventory
- Preparation of the rules and regulations for overall bank management (risk strategy including guidelines for the operation of the same, ICAAP guideline, etc.)

Operational risk

Operational risk is monitored and managed by the Risk Management department. The following tasks are performed in this area:

- Development of methodologies and models for operational risks

- Contribute to the product launch process for OpRisk
- Measurement, analysis, reporting and monitoring of operational risks
- Carrying out annual risk assessments with regard to operational risks

4.2.2 Risk Governance

In order to ensure the ongoing implementation of the requirements and objectives in connection with overall bank risk management, an adequate risk governance process is in place at ICBC Austria. This is based on the avoidance of conflicts of interest and ensures a standardized monitoring process as part of the risk management process.

In order to ensure effective conflict of interest management, ICBC Austria uses the "Three Lines of Defence Model". The first line of defence is the risk taker (market entities). The second line of defence includes all control functions (back office) such as risk management or compliance. The third line of defence is the Internal Audit Department, which ensures the effectiveness of the controls.

First line of defense	Risk taker Based on internal procedures, rules and risk appetite, the risk taker conducts day-to-day operations and bears primary responsibility for risk as a risk owner, as well as for carrying out autonomous control activities
Second line of defense	Risk Management / Compliance It controls and monitors the risk management function of the first line of defense to maximize effectiveness. This includes establishing policies and procedures for risk management, compliance and AML, monitoring and regular and consistent reporting to the management body.
Third line of defense	Administrative audit The Internal Audit department serves as an independent and objective audit body. It supports and evaluates the first and second lines of defense and reviews internal control mechanisms and their effectiveness.

The control functions, including risk management, compliance and internal auditing, are carried out independently of the market functions. This is reflected in the allocation of responsibilities of the Executive Board and the organizational chart. The risk units must comply with the limits set by the back office and manage their business activities accordingly. The responsibilities and roles of all functions are clearly defined, delineated, communicated and documented accordingly.

The overall responsibility for risk governance lies with the CRO. To support this, there are a number of decision-making and steering bodies within the bank.

Risk Management Committee (RMC):

- The RMC deals with the following risk reporting topics on a monthly or quarterly basis, depending on the reporting topic:
- Risk-bearing capacity
- Overall credit risk portfolio and sub-portfolios
- Segment management and risk limitation
- Early warning, event and recovery portfolio
- Risk Budget & Forecast (SRP, PRP)
- Watchlist Reporting
- Operational risk
- Results of risk inventory
- Risk strategy and acknowledgment of exceptions to the risk strategy
- Decision/discussion of risk-relevant models and methods
- Cross-risk and reverse stress tests
- Evaluation and assessment of the internal control system

In addition to the members of the Board of Management, the permanent participants are the Head of Risk Management, Head of Compliance & AML, Head of Operations, Head of Finance, Head of CIB, Head of Treasury and Head of General Division.

Asset Liability Committee (ALCO):

The ALCO is used for the exchange of information and decision-making on topics relating to ALM overall bank management and in particular those of treasury, capital management Pillar I and Pillar II as well as the management of country limits. Furthermore, the ALCO is also responsible for strategic liquidity management, funds transfer pricing, as well as liquidity risk (including Li-risk strategy, Li-stress test, Li-emergency plan).

Credit Review Committee (CRC):

The Credit Committee meets regularly and as needed. The CEO (back office) chairs the committee and cannot be overruled.

4.3 Risk management and monitoring

ICBC Austria manages and monitors its risks in all business areas with the aim of optimising its risk profile and ensuring risk-bearing capacity at all times to protect its customers and investors.

As part of its overall management, the Bank's capital management is based on a multidimensional planning process that combines strategic, risk-oriented and regulatory aspects within the framework of multi-year operational planning.

The CRO is responsible for the internal capital adequacy process (ICAAP). In doing so, the CRO is responsible for monitoring risk-bearing capacity and managing the risk capital required from an economic point of view in accordance with Pillar II and for compliance with the regulatory capital requirements under Pillar I.

Regulatory capital adequacy

The starting point for the allocation of regulatory capital is capital planning. Own funds are the liable equity, which is made up of the core capital and the supplementary capital. Capital adequacy planning is essentially based on an internally targeted core capital ratio (ratio of core capital to risk positions) and an internally defined target ratio for the bank's total capital ratio (ratio of own funds to risk positions).

Economic view (risk-bearing capacity) In addition to ensuring regulatory capital requirements, safeguarding economic risk-bearing capacity (RBC) is a central component of management. For this purpose, ICBC Austria has an institutional internal process with regard to risk-bearing capacity (ICAAP or "Internal Capital Adequacy Assessment Process"). Economic equity is an internal measure that limits the bank's risk appetite in internal management.

The capital available for risk allocation is derived on the basis of annual capital planning, in which all significant individual capital components are planned or derived from other key figures. In addition to the requirement of compliance with regulatory requirements for the regulatory minimum capital to be held by the institution (external management in accordance with Pillar I), the bank's significant risk appetite is reflected in the internal management in the risk coverage potential. A distinction is also made between the two views "Gone Concern" and "Going-Concern" in the determination of the risk coverage potential.

From a going concern point of view, the focus is on the continued existence of the institution, which is why the risk coverage potential is derived from the available capital, including hidden reserves and liabilities, less the tied regulatory capital as. The risk coverage potential in the gone concern view, on the other hand, assumes that the satisfaction of creditors in the event of liquidation or realisation is ensured. Therefore, the gone concern view is based on the net asset value of the institution. It is therefore purely a portfolio valuation in which compliance with regulatory capital requirements is not required. In ICBC Austria, the going concern view is the leading view. This implies that the derivation of risk appetite, capital allocation, limitation and management of risks takes place in this view.

As part of economic risk capital management, the bank's risk profile is monitored with monthly risk-bearing capacity reporting. If necessary, control measures are taken.

The types of risk relevant for determining risk capital requirements include credit, market and other risks, including their sub-risks, as well as liquidity and operational risks.

Within the framework of economic risk capital, the bank monitors the risk profile and ensures risk-bearing capacity by comparing the risk coverage potential or the risk coverage pools allocated from it and the risk capital requirements. The upper limit of losses – and thus the available risk capital – is determined by the sum of the capital components.

At ICBC Austria, special emphasis is placed on the identification, evaluation, analysis, limitation and management of all types of risk.

4.3.1 Credit Risk

Credit risks are, in terms of their magnitude, the most significant risks in the bank.

As part of the risk-bearing capacity calculation, credit risk is differentiated according to different types of under risk. The majority of credit risk is attributable to counterparty default and credit risk. Furthermore, country risk (country-specific default and transfer risk), counterparty risk from derivatives (CVA risk), FX-induced credit risk and concentration risks are quantified and reported.

The counterparty default risk is measured in accordance with the requirements of the CRR using the IRB formula for calculating the Unexpected Loss (UL).

The assumptions for measuring risk on a rolling 12-month horizon and the assumption of static portfolios apply to all relevant portfolios in the context of credit risk, i.e. in addition to traditional loans, also to credit substitute business, securities (assets) and derivatives (incl. add-on) in the bank's banking book. For counterparty risk from derivatives, the CVA batch is used as the risk value.

Mitigation of credit risk

The limitations of counterparty credit risks, including country and concentration risks, are documented in the Limit Compendium for Credit Risk and serve as the basis for the corresponding credit risk reports.

4.3.2 Market-price risk

Market price risks include potential losses due to changes in market prices. ICBC Austria divides market price risks according to the risk factors into interest rate risks, credit spread risks and currency risks.

All market risks are centrally monitored by the risk-controlling unit, which is independent of trading. Interest rate risk is managed on an institutionalized basis in compliance with the regulatory requirements of interest rate risk statistics. At regular meetings, the Asset Liability Committee discusses and decides on measures to manage the balance sheet structure and liquidity.

Risk measurement in the banking book

Risk measurement is carried out separately for the sub-risk types interest rate risk, credit spread risk, FX risk, share-price risk and risk from alternative investments/fund risk. The quantification is based on the value-at-risk concept. Following the gone concern logic, a confidence level of 99.9% and a holding period/risk horizon of one year (250 trading days) are assumed. The risk measurement is static, i.e. a potential loss in value is determined on the risk side, which occurs under an ad hoc shift of the risk factors without shortening the remaining term. The risk measurement calculates the loss potential to the initial present values that are included in the risk coverage potential (consistent consideration of balance sheet items and hidden reserves/liabilities in risk coverage potential and risk). Diversification effects are taken into account within the sub-risk types: interest rate risk via the interest rate maturity bands, FX risk via the relevant exchange rates and credit spread risk via creditworthiness-specific credit spread structures. However, no diversification effects between the types of sub-risk in the market price risk are assumed, so that the overall calculation for the market risks in the banking book is conservative.

Risk measurement in the trading book

ICBC Austria does not keep a trading book.

Interest rate risk:

At no point in the year was the regulatory limit of 15% in the interest rate risk statistics even remotely in danger of being reached or exceeded.

Derivatives are mainly used to manage the fixed-interest balance sheet, which form a hedging relationship with both asset and liability positions, thereby reducing interest rate risk.

Foreign currency risk:

The Treasury department is responsible for managing foreign currency risks. ICBC Austria's foreign currency risk cannot be classified as material, as open positions are managed on a daily basis and positions from non-trading transactions are closed immediately.

Credit spread risk:

At the end of the year, the bank's internal credit spread risk amounted to EUR 2,558.4 thousand (previous year: EUR 5,101.7 thousand). In principle, there is very limited room for manoeuvre to reduce risk in this position, as the securities, exclusively bonds, are to be held primarily as liquidity reserves.

4.3.3 Liquidity risk

Liquidity risk is defined as the risk of not being able to meet due payment obligations in full or on time or, in the event of a liquidity crisis, to be able to raise funds only at higher market rates or to sell assets only at discounts to market prices. As part of the risk-bearing capacity calculation, all effects of liquidity risks on capital and income must be taken into account. Thus, the funding spread risk is a type of liquidity risk.

The monitoring and monitoring of liquidity risks is the responsibility of the Risk Management department, while liquidity management is carried out by the Treasury department. Liquidity risk is an unavoidable risk component of ICBC Austria's business model. Therefore, the objective of the liquidity risk strategy is to define the objectives of liquidity risk management and the corresponding frameworks. Based on the objectives, the liquidity risk strategy defines principles for ensuring liquidity from an economic point of view and taking into account compliance with regulatory requirements. Furthermore, the liquidity risk strategy specifies clear responsibilities and makes statements regarding the assignment of tasks to the various organizational units. It makes statements about the processes for identifying, assessing, limiting, managing, monitoring and communicating liquidity risk. The liquidity risk strategy is consistently derived from the Bank's business strategy and decided by the Management Board and the Supervisory Board. The central objective or governance of the strategy is to avoid liquidity maturity concentrations and to ensure that stable, sufficiently diversified funding for the bank is adequately ensured under both normal and tense circumstances.

Furthermore, ICBC Austria has a liquidity emergency plan. This liquidity emergency concept is the central set of rules for ICBC Austria for the management of the liquidity emergency as well as the upstream early warning stages. The objective is to ensure an appropriate content-related, organisational and procedural approach in order to detect a liquidity emergency or upstream early warning stages at an early stage and to provide instruments for controlling or managing the early warning levels or the emergency.

The liquidity risk strategy, together with fund transfer pricing (FTP), forms the basis of liquidity risk management. The FTP enables balance sheet structure management that is directly related to refinancing planning.

By setting limits on the funding received by different counterparts, concentration risk on liabilities is managed and mitigated.

In addition to structural management, attention is paid to compliance with the regulatory framework. The liquidity ratios required by Basel III (LCR and NSFR) are also taken into account in the management. As of 31.12.2024, the LCR of ICBC Austria was sufficiently above the minimum regulatory requirements at 449,32% (previous year: 730.1%), as was the NSFR at 134,36% (previous year: 139%).

4.3.3.1 Quantitative information of LCR

EU 1a	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1b	Number of data points used in the calculation of averages	4	4	4	4	4	4	4	4
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					379.926.826	402.798.067	404.996.808	369.295.662
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	0	0	0	0	0	0	0	0
3	Stable deposits	0	0	0	0	0	0	0	0
4	Less stable deposits	0	0	0	0	0	0	0	0
5	Unsecured wholesale funding	0	0	0	0	0	0	0	0
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	213.529.246	246.355.761	215.204.422	188.056.396	141.930.297	154.866.976	115.259.746	98.274.294
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	0	0	0	0	0	0	0	0
11	Outflows related to derivative exposures and other collateral requirements	-	-	-	47.702	-	-	-	47.702
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	0	0	0	0	0	0	0	0
14	Other contractual funding obligations	27.482.759	23.824.138	22.231.034	23.389.655	2.748.276	2.382.414	2.223.103	2.338.966
15	Other contingent funding obligations	0	0	0	0	0	0		
16	TOTAL CASH OUTFLOWS					144.678.573	157.249.390	117.482.849	100.613.259
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	32.647.502	47.269.899	37.273.939	58.364.179	32.647.502	47.269.899	37.273.939	58.364.179
19	Other cash inflows	0	0	0	0	0	0	0	0
EU-19a	(Difference between total weighted inflows and total					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit					0	0	0	0
20	TOTAL CASH INFLOWS	32.647.502	47.269.899	37.273.939	58.364.179	32.647.502	47.269.899	37.273.939	58.364.179
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	32.647.502	47.269.899	37.273.939	58.364.179	32.647.502	47.269.899	37.273.939	58.364.179
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					379.926.826	402.798.067	404.996.808	369.295.662
22	TOTAL NET CASH OUTFLOWS					112.031.071	109.979.491	80.208.910	57.311.643
23	LIQUIDITY COVERAGE RATIO					339%	366%	505%	644%

4.3.3.2 Net Stable Funding Ratio

(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments		0	0	198.080.590	198.080.590
2	Own funds		0	0	198.080.590	198.080.590
3	Other capital instruments		0	0	0	0
4	Retail deposits		0	0	0	0
5	Stable deposits		0	0	0	0
6	Less stable deposits		0	0	0	0
7	Wholesale funding:		193.993.658	116.192.207	543.717.900	625.920.377
8	Operational deposits		0	0	0	0
9	Other wholesale funding		193.993.658	116.192.207	543.717.900	625.920.377
10	Interdependent liabilities		0	0	0	0
11	Other liabilities:		4.666.392	0	0	0
12	NSFR derivative liabilities					
13	All other liabilities and capital instruments not included in the above categories		4.666.392	0	0	0
14	Total available stable funding (ASF)					824.000.966,8
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					30.867.759,20
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		130.334.293	58.185.192	592.684.173	579.702.814
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		100.806.311	10.009.333	175.940.354	191.025.652
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		-	48.175.859	316.349.605	292.985.093
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	22.035.021	14.322.764
22	Performing residential mortgages, of which:		-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
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		29.527.982	-	78.359.193	81.369.305
25	Interdependent assets					
26	Other assets:					
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		-	-	608.048	608.048
32	Off-balance sheet items			19.975.430	9.349.081	1.466.226
33	Total RSF					612.644.847
34	Net Stable Funding Ratio (%)					134,50%

4.3.4 Operational risks

In ICBC Austria, operational risk is defined as the risk of losses that occur as a result of the inadequacy or failure of internal procedures, systems and employees or as a result of external events. Legal risks are included, strategic and reputational risks are not included.

The risk assessment is carried out as part of a structured self-assessment. This self-assessment was carried out for the first time in 2019 and is generally updated annually.

The operational risk at ICBC Austria is determined within the risk-bearing capacity using the OR Standardized Approach and resulted in capital requirements of EUR 1,676.9 thousand (previous year: EUR 1,579.8 thousand).

4.3.5 ESG risks

The sustainability risks are evaluated and taken into account as part of the individual loan analysis. On the one hand, ESG ratings, if available, are used, but on the other hand, the sustainability risks, especially the ecological factors, are included in the qualitative analysis. The analysis is based on the recommendations of the FMA (guidelines for dealing with sustainability risks) and the EBA (including guidelines on loan origination and report on environmental, social and governance (ESG) risks management and supervision) as well as the taxonomy regulation of the European Commission.

Since sustainability risks are still a relatively young topic and there are no market or general benchmarks in many areas, the analysis of sustainability risks is subject to constant further development and is also constantly re-evaluated.

ESG risk factors should also be anchored in the internal rating models by 2025 at the latest, so that the changed default risk should also be taken into account in portfolio management as part of the ICAAP.

The EU's comprehensive legal framework, including the Corporate Sustainability Reporting Directive (CSRD) and the European Sustainability Reporting Standards (ESRS), is changing the reporting landscape. We don't see these changes as an obstacle, but as an opportunity.

In preparation for this era, we are taking comprehensive measures to adapt our systems and processes to the new requirements. This includes aligning our reporting with EU legislation, integrating the guidelines of the European Banking Authority (EBA), as well as complying with EU taxonomy rules and climate-related expectations of supervisors. In addition, we always keep an eye on the special challenges that these risks entail. These efforts not only ensure compliance with regulatory requirements, but also allow us to gain deeper insight into our sustainability performance and risk profile. This, in turn, allows for more informed decision-making and strategic planning, and strengthens our commitment to sustainable development and long-term value creation.

From 2026, based on the 2025 financial figures, our new reporting framework will integrate three key provisions – Article 449a CRR (Capital Requirements Regulation), EU Taxonomy and ESRS – as applicable to our institution, to ensure comprehensive, transparent and impactful sustainability reporting. These regulations are in line with ESG goals and promote sustainable growth, informed decisions and the trust of our stakeholders.

Article 449a CRR requires financial institutions to integrate sustainability risks into their risk management, corporate governance and disclosure requirements. By requiring them to identify climate and environmental risks in a structured and transparent manner, these requirements strengthen institutions' resilience to climate risks, increase transparency on sustainability-related financial risks, and align governance structures with long-term environmental goals.

The EU Taxonomy introduces a classification system for environmentally sustainable economic activities that provides clear criteria for assessing the environmental impact of investments and activities. This framework promotes the alignment of investments with sustainable goals, supports

green finance and the energy transition, promotes compliance with the EU Green Deal and decarbonisation targets, thus supporting the transition to a more sustainable economy.

The ESRS under the CSRD Directive sets out comprehensive guidelines for the disclosure of sustainability information, including dual materiality analysis, stakeholder engagement and ESG performance reporting. These standards ensure consistent and thorough sustainability reporting, take into account both financial materiality and broader environmental and social impacts, and enable data-driven decisions that improve ESG performance and long-term strategic planning.

Initial reporting in accordance with the ESRS is planned for 2025, as far as regulatory requirements are applicable.

Companies subject to the CSRD must conduct a materiality analysis to identify sustainability aspects that are significant both in terms of social or environmental impact and from a financial perspective. This crucial process forms the basis for compliance with the ESRS and goes beyond mandatory disclosure requirements to determine which issues are most material to each company. A robust materiality assessment enables an appropriate, targeted and pragmatic approach to sustainability reporting that ensures relevance and effectiveness at the same time.

This materiality analysis will be carried out for the first time in 2025 and will be guided by the GRI and European Financial Reporting Advisory Group (EFRAG) methodology. This assessment identifies four key themes: climate and energy, own workforce, consumers and end users, and governance and compliance.

The materiality assessment is guided by a robust three-dimensional methodology:

1. **Dual materiality:** This approach identifies topics that are relevant to both financial performance and societal or environmental well-being to ensure credible and comprehensive sustainability reporting.
2. **Impacts, risks and opportunities:** By focusing on the most relevant topics, this dimension aims to make reporting efforts effective, determine the applicable ESRS disclosure requirements and promote data-driven, objective decision-making.
3. **Stakeholder engagement:** Active stakeholder engagement ensures that the most relevant topics are addressed, helps identify hidden risks and opportunities, and strengthens relationships with key audiences.

In our sustainability framework, we apply a holistic view and focus on both the materiality of financial risk ("outside-in") and the materiality of the impact ("inside-out"), recognizing that companies do not act in isolation, but are influenced and can influence the socio-economic and natural context in which they operate. In parallel, we have improved our lending process to ensure that any negative impacts and risks are assessed and mitigated.

ICBC Austria Bank integrates sustainability into its lending process by assessing whether it qualifies as sustainable for each new financing. This assessment is based on a classification system for sustainable finance, which is based on the EU taxonomy classification, which will serve as the basis for calculating the green asset ratio in future publications.

ICBC Austria Bank has created a framework to consider both the ESG implications ("inside-out") and the risks ("outside-in") associated with its financing. These measures are integrated into the entire lending process and ensure that sustainability aspects are systematically assessed. Key components of this framework include the application of exclusion criteria, as well as the implementation of a mandatory sustainability check to verify customer information in the near future.

The following exclusion criteria have been established for all new businesses (financing and investment) to exclude activities that are not in line with our social, environmental and ethical standards. They play a dual role, as they also serve to protect against reputational risks.

- i. No financing of businesses or assets that pose a permanent/material risk to the environment; in particular, no financing for the purpose of (a) coal, gas, peat and oil extraction (in particular tar sands/Arctic drilling), (b) the construction of new coal/peat-fired power plants, (c) the production or trade of unbound asbestos fibres, (d) driftnet fishing with nets of more than 2.5 km in length, (e) commercial logging in humid tropical primary forests and the production of or trade in timber or other forest products, that do not come from sustainably managed forests.
- ii. Not funding activities that have serious negative social impacts or pose a danger to life or health from (a) countries at war if they have been condemned by the United Nations, (b) the manufacture of or trade in weapons, (c) gambling, (d) the production or sale of spirits, (e) the manufacture or sale of tobacco products, (f) Pornography, in each case (except for (a)), if the relevant activities account for more than 5% of the Borrower's income
- iii. No funding for violations of (a) national or international laws, sanctions, (b) the UN Declaration of Human Rights, (c) the ILO core labour standards (e.g. harmful forced labour, harmful child labour), (d) ethical principles or problematic corporate governance issues, in particular corruption (accepting or demanding bribes).
- iv. No financing for customers without sufficient information or with unclear ownership and no credit transactions whose purpose was not understood.

A special standard of care must be applied, also with regard to reputational risk. Projects that meet these exclusion criteria will not be funded.

4.4 Guidelines

The medium-term objectives and terms and conditions of ICBC Austria with regard to credit risk are set out in the risk strategy as well as in the guidelines for the operationalisation of the risk strategy for each business segment. The analysis includes the overall banking strategy, business policy requirements, the company's risk-bearing capacity and the risks associated with the lending business. The result is concrete, medium-term objectives in terms of portfolio structure or clear boundaries for all relevant risks (size exposures, foreign currency component, etc.).

The principles of risk behaviour in the lending business are as follows:

- In general, the creditworthiness and creditworthiness of the customer must be checked for any decision to take credit risk. Every credit decision is based on the premise that the loan is not repaid on time and in full from the realisation of the collateral, but from the borrower's sustainable cash flow. For this reason, ICBC Austria does not grant a loan for which it is highly probable that the repayment of the commitment will be made solely through the realisation of the collateral at the time of award.
- Business relationships must comply with the ethical and sustainable principles for business of ICBC Austria. Financing for customers and own investments of ICBC Austria with a direct and material connection to the following industries or business practices can be decidedly excluded in new business at the time of closing:
 - Transactions with business partners for whom an (inter)national, valid arrest warrant has been issued and/or against whom charges have been brought before an (inter)national court

- Transactions related to the attempt to disguise assets of illicit origin or use
 - Transactions related to the production/trafficking of weapons or drugs
 - Trafficking in women, prostitution, red-light milieu, smuggling
 - Doing business with non-state-recognized religious or belief communities, sects and/or members of radicalized, fundamentalist groups
 - Fiduciary transactions in connection with non-transparent or fully disclosed settlors/beneficial owners
 - Transactions in connection with business partners who, in the course of their economic activities, consciously or through gross negligence accept lasting damage to the environment and/or the population
- In general, the transaction must be examined with regard to moral justifiability.
- The pricing of loans should be risk-adequate

In order to be able to take into account the creditworthiness-relevant characteristics of the various customer segments, various rating modules are used that are tailored to the respective customer group.

Credit decisions are always a joint decision according to the 4-eyes principle of market and back office, whereby the decision of the back office cannot be overruled.

Overdue receivables are receivables that are more than 90 days in arrears. If a failure event occurs, a default rating is assigned to the customer in question.

4.5 Corporate governance arrangements pursuant to Article 435 (2) (ff) CRR

Disclosures pursuant to Article 435 (2) (b) CRR. The following table shows the number of management and supervisory functions held by members of management bodies as at 31.12.2024:

Dr. Yanni Li	Supervisory functions: 0
	Management functions: 1
Xun Kang	Supervisory functions: 0
	Management functions: 1
Christian Müllner	Supervisory functions: 0
	Management functions: 1
Hongpeng Zhang	Supervisory functions: 0
	Management functions: 1

Jihong Gu	Supervisory functions: 5
	Line functions: 0
Shuo Wang	Supervisory functions: 3
	Line functions: 0
Mag. Silvia Parik	Supervisory functions: 2
	Management functions: 2

4.6 Strategy for the selection of the members of the management body and their actual knowledge, skills and experience in accordance with Article 435(2)(b) CRR

The requirements for the individually required skills of members of the Supervisory Board and the Executive Board are derived from the collective requirements matrix. The aim is to achieve the highest possible degree of coverage with the determined target values by selecting the respective members accordingly.

4.7 Diversity strategy for the selection of members of the management body, objectives and relevant targets of the strategy, degree of achievement in accordance with Article 435 (2) (c) CRR

In accordance with the applicable regulations, ICBC Austria is not legally obliged to define a specific target quota for the underrepresented sex. However, the Bank's governing body is committed to developing and maintaining a diverse workplace. The Supervisory Board strives to ensure appropriate diversity within the members of the management body, with the primary objective of retaining the most qualified persons for vacant positions, regardless of origin, gender, colour, race or other personal characteristics.

As of 31.12.2024, the Supervisory Board consisted of three females, the Executive Board of one female and three males.

4.8 Whether the institution has set up a separate risk committee and the number of committee meetings held to date in accordance with Article 435(2)(d) CRR

As of 31.12.2024, ICBC Austria does not meet any of the connecting criteria for a credit institution of considerable importance in accordance with the criteria set out in § 5 (4) BWG. For this reason, no risk committee has yet been set up.

4.9 Description of the flow of information to the management body in response to questions of risk pursuant to Article 435(2)(e) CRR

Risk reports are brought to the attention of the Board of Management on a daily, weekly, monthly and quarterly basis in a timely manner as of the reporting date and discussed in detail within the framework of the Risk Management Committee.

In addition, in the event of the occurrence of new risks, non-compliance with existing limits or a significant increase in the probability of occurrence, there are escalation mechanisms, an ad-hoc mailing to the full Board of Management or immediate reporting to the Board of Management at the Board of Management, the Risk Management Committee or the Asset Liability Committee.

The Executive Board must report to the Supervisory Board on a comprehensive basis, at least quarterly, on all material issues relating to the business and risk strategy, the risk situation, risk management and risk controlling, among other things.

5 Scope of application according to Article 436 CRR

The sole shareholder of ICBC Austria is the Industrial and Commercial Bank of China Ltd., based in Beijing, China. There are no subsidiaries of ICBC Austria Bank GmbH.

6 Own funds pursuant to Article 437 CRR

6.1 Reconciliation of capital pursuant to Article 437 (1) (a) CRR

Own funds are calculated on the basis of the BWG and the CRR.

As of 31 December 2024, ICBC Austria's own funds were as follows:

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	200.000.000,00	(h)
	of which: Instrument type 1	200.000.000,00	
	of which: Instrument type 2	0	
	of which: Instrument type 3	0	
2	Retained earnings	(5.545.375,47)	
3	Accumulated other comprehensive income (and other reserves)	6.937.112,58	
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	201.391.737,11	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	0	
8	Intangible assets (net of related tax liability) (negative amount)	7.260,00	(a) minus (d)
9	Not applicable	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	0	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
20	Not applicable	0	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38(3) CRR are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24	Not applicable	0	
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Not applicable	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	0	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	7.260,00	
29	Common Equity Tier 1 (CET1) capital	201.384.477,11	

Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	(i)
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Not applicable	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	201.384.477,11	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	0	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Credit risk adjustments	0	
51	Tier 2 (T2) capital before regulatory adjustments	0	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
54a	Not applicable	0	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
56	Not applicable	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	0	
57	Total regulatory adjustments to Tier 2 (T2) capital	0	
58	Tier 2 (T2) capital	0	
59	Total capital (TC = T1 + T2)	201.384.477,11	
60	Total Risk exposure amount	649.840.667,17	

Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	30,99%	
62	Tier 1 capital	30,99%	
63	Total capital	30,99%	
64	Institution CET1 overall capital requirements	17,14%	
65	of which: capital conservation buffer requirement	0	
66	of which: countercyclical capital buffer requirement	0,14%	
67	of which: systemic risk buffer requirement	0	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	13,84%	
National minima (if different from Basel III)			
69	Not applicable	0	
70	Not applicable	0	
71	Not applicable	0	
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)	0	
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)	0	
74	Not applicable	0	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 29 (2) CRR are met)	0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0 g	
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on T2 instruments subject to phase out arrangements	0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	

6.2 Description of capital instruments pursuant to Article 437 (1) (b) CRR

Own funds are made up solely of CET1 capital.

7 Own funds requirements pursuant to Article 438 CRR

7.1 Summary of the adequacy of internal capital

In principle, the assurance and monitoring of economic capital adequacy (risk-bearing capacity) is guaranteed at ICBC Austria through the application of the institutionalized Internal Capital Adequacy Assessment Process (ICAAP). From an economic point of view, this is designed to ensure that the risks taken or planned are covered at all times by the available risk coverage pool.

An essential component of ICBC Austria's risk management is the protection of creditors, owners and other stakeholders. In this sense, a gone concern approach is primarily used to measure the economic risk coverage capital. The types of risk relevant for the determination of the risk potential consist of credit, liquidity, market price and operational risks.

As of 31.12.2024, the risk-bearing capacity calculation according to gone concern resulted in the following values in EUR:

Internal Capital (Risk Coverage Capital)	2024	2023
TOF (Tier 1)	202.105.513	199.168.836
+ net results YTD		
Tax on P&L		
LLP	2.512.828	2.300.299
Hidden Reserves/Losses	-4.380.240	-12.944.278
RCC	200.632.145	188.524.857
Top Level Limit gone Concern (80%)	160.505.716	150.819.885
Risk Capital (Economic Capital)	87.497.798	91.238.437
Credit risk-Default Risk	52.543.570	50.694.079
Single name concentration risk	10.444.680	11.204.829
Industry Concentration Risk	9.005.807	8.765.264
Market Risk –Interest Rate Risk	3.535.789	4.749.691
Market Risk–Credit Spread Risk	2.558.412	5.101.733
Market Risk–FX Risk	27.269	12.018
Liquidity Risk–Funding Risk	659.014	1.959.752
Operational Risk	1.676.934	1.579.818
ESG risk buffer	2.879.762	2.826.567
Other Not Quantified Risk	4.166.562	4.344.687
Available Allocated Internal Capital	73.007.917	59.581.448
Utilization % of the Top Level Limit (internal risk appetite)	54,51%	60,49%
Utilization % of Internal Capital	43,61%	48,40%

7.2 Overview of risk-weighted assets (RWA) referred to in Article 438 (c) to (f) CRR

ICBC Austria determines the regulatory capital base in accordance with the provisions of the CRR and CRD. Credit risk is determined in accordance with the standardised approach to credit risk in accordance with Chapter 2 of Chapter 2 of Part 3, Title II, CRR. Operational risk is determined on the basis of the basic indicator approach.

7.2.1 Key Metrics Table

		2024	2023
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	201.384.477,11	198.039.526,42
2	Tier 1 capital	201.384.477,11	198.039.526,42
3	Total capital	201.384.477,11	198.039.526,42
	Risk-weighted exposure amounts		
4	Total risk exposure amount	649.840.667,17	713.401.877,95
4a	Total risk exposure pre-floor	0	0
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	30,99%	27,76%
5a	Not applicable		
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	30,99%	27,76%
6	Tier 1 ratio (%)	30,99%	27,76%
6a	Not applicable		
6b	Tier 1 ratio considering unfloored TREA (%)	30,99%	27,76%
7	Total capital ratio (%)	30,99%	27,76%
7a	Not applicable		
7b	Total capital ratio considering unfloored TREA (%)	30,99%	27,76%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	6,5%	6,5%
EU 7e	of which: to be made up of CET1 capital (percentage points)	6,5%	6,5%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	6,5%	6,5%
EU 7g	Total SREP own funds requirements (%)	14,50%	14,50%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)		
8	Capital conservation buffer (%)	0	0
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0
9	Institution specific countercyclical capital buffer (%)	0,15%	0,15%
EU 9a	Systemic risk buffer (%)	0	0
10	Global Systemically Important Institution buffer (%)	0	0
EU 10a	Other Systemically Important Institution buffer (%)	0	0
11	Combined buffer requirement (%)	2,65%	2,65%
EU 11a	Overall capital requirements (%)	17,15%	17,15%
12	CET1 available after meeting the total SREP own funds requirements (%)	13,84%	10,61%
	Leverage ratio		
13	Total exposure measure	1.079.001.805,93	1.306.438.015,79
14	Leverage ratio (%)	18,66%	15,16%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure)		
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3%	3%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)		
EU 14d	Leverage ratio buffer requirement (%)	0	0
EU 14e	Overall leverage ratio requirement (%)	3%	3%
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	242.243.503	333.728.469
EU 16a	Cash outflows - Total weighted value	73.816.390	124.099.657
EU 16b	Cash inflows - Total weighted value	19.903.099	78.392.685
16	Total net cash outflows (adjusted value)	53.913.291	45.706.972
17	Liquidity coverage ratio (%)	449,32%	730,15%
	Net Stable Funding Ratio		
18	Total available stable funding	824.000.966,83	971.370.996
19	Total required stable funding	612.644.846,87	698.833.571
20	NSFR ratio (%)	134,50%	139,00%

7.2.2 Standardised Approach - Risk Classes and Risk Weights

For the definition of risk classes the external ratings of S&P, Moody's and Fitch are taken into consideration for all exposure classes.

Exposure classes	Risk weight																									Total	Of which unrated	
	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others			
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
Central governments or central banks	192.707.232,71									9.992.980,00																20.396.290,24	223.096.502,95	
Non-central government public sector entities																												
Regional governments or local authorities																												
Public sector entities					20.034.993,44																						20.034.993,44	
Multilateral development banks																												
International organisations																												
Institutions					89.338.128,76					279.478.004,11																	368.816.132,87	
Covered bonds																												
Corporates					2.000.027,33					74.475.254,17						450.414.083,90											526.889.365,40	
Of which: Specialised Lending																												
Subordinated debt exposures and equity																												
Subordinated debt exposures																												
Equity																												
Retail exposures																												
Secured by mortgages on immovable property and ADC exposures																												
Secured by mortgages on residential immovable property - non IPRE																												
no loan splitting applied																												
loan splitting applied (secured)																												
loan splitting applied (unsecured)																												
Secured by mortgages on residential immovable property - IPRE																												
Secured by mortgages on commercial immovable property - non IPRE																												
no loan splitting applied																												
loan splitting applied (secured)																												
loan splitting applied (unsecured)																												
Secured by mortgages on commercial immovable property - IPRE																												
Acquisition, Development and Construction (ADC)																												
Exposures in default																												
Claims on institutions and corporates with a short-term credit assessment																												
Collective investment undertakings (CIU)																												
Other items																600.787,95											600.787,95	
not applicable																												
TOTAL	192.707.232,71				111.373.149,53					363.946.238,28						451.014.871,85									20.396.290,24	1.139.437.782,61		

7.2.3 Standardised Approach - Credit Risk Exposure and CRM Effects

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
Central governments or central banks	213.103.522,95	9.992.980,00	213.103.522,95	1.998.596,00	6.098.370,56	2,84%
Non-central government public sector entities						
Regional governments or local authorities	20.396.290,24		20.396.290,24		4.006.998,69	19,65%
Public sector entities						
Multilateral development banks						
International organisations						
Institutions	315.346.348,75	53.469.784,12	315.346.348,75	10.693.956,82	136.302.230,41	41,81%
Covered bonds						
Corporates	507.557.834,64	19.331.530,76	507.557.834,64	9.665.765,38	478.385.951,08	92,49%
Of which: Specialised Lending						
Subordinated debt exposures and equity						
Subordinated debt exposures						
Equity						
Retail						
Secured by mortgages on immovable property and ADC exposures						
Secured by mortgages on residential immovable property - non IPRE						
Secured by mortgages on residential immovable property - IPRE						
Secured by mortgages on commercial immovable property - non IPRE						
Secured by mortgages on commercial immovable property - IPRE						
Acquisition, Development and Construction (ADC)						
Exposures in default						
Claims on institutions and corporates with a short-term credit assessment						
Collective investment undertakings (CIU)						
Other items	600.787,95		600.787,95		600.787,95	1
not applicable						
TOTAL						

7.2.4 Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		2024	2023	2024
1	Credit risk (excluding CCR)	625.394.339	693.519.214	50.031.547
2	Of which the standardised approach	625.394.339	693.519.214	50.031.547
3	Of which the Foundation IRB (F-IRB) approach	0	0	0
4	Of which slotting approach	0	0	0
EU 4a	Of which equities under the simple risk weighted approach	0	0	0
5	Of which the Advanced IRB (A-IRB) approach	0	0	0
6	Counterparty credit risk - CCR	0	0	0
7	Of which the standardised approach	0	0	0
8	Of which internal model method (IMM)	0	0	0
EU 8a	Of which exposures to a CCP	0	0	0
9	Of which other CCR	0	0	0
10	Credit valuation adjustments risk - CVA risk	0	0	0
EU 10a	Of which the standardised approach (SA)	0	0	0
EU 10b	Of which the basic approach (F-BA and R-BA)	0	0	0
EU 10c	Of which the simplified approach	0	0	0
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	0	0	0
16	Securitisation exposures in the non-trading book (after the cap)	0	0	0
17	Of which SEC-IRBA approach	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA approach	0	0	0
EU 19a	Of which 1250% / deduction	0	0	0
20	Position, foreign exchange and commodities risks (Market risk)	0	0	0
21	Of which the Alternative standardised approach (A-SA)	0	0	0
EU 21a	Of which the Simplified standardised approach (S-SA)	0	0	0
22	Of which Alternative Internal Model Approach (A-IMA)	0	0	0
EU 22a	Large exposures	0	0	0
23	Reclassifications between the trading and non-trading books	0	0	0
24	Operational risk	24.446.328,50	19.690.619,50	1.955.706,28
EU 24a	Exposures to crypto-assets	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26	Output floor applied (%)	0	0	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	0	0	
29	Total	649.840.667,19	713.209.833,61	51.987.253,38

7.2.5 Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Exposure value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
Breakdown by country:													
AT	313.327.778	0	0	0	0	313.327.778	24.693.921			24.693.921		0,6444	0,00000000
CN	22.527.169	0	0	0	0	22.527.169	1.802.174			1.802.174		0,0470	0,00000000
DE	55.285.724	0	0	0	0	55.285.724	4.422.858			4.422.858		0,1154	0,00086567
GB	10.009.333	0	0	0	0	10.009.333	400.373			400.373		0,0104	0,00000000
HK	15.067.899	0	0	0	0	15.067.899	602.716			602.716		0,0157	0,00015729
HU	14.280.931	0	0	0	0	14.280.931	1.142.475			1.142.475		0,0298	0,00014907
LA	3.010.833	0	0	0	0	3.010.833	120.433			120.433		0,0031	0,00000000
LU	8.916.696	0	0	0	0	8.916.696	713.336			713.336		0,0186	0,00009308
NL	8.796.299	0	0	0	0	8.796.299	351.852			351.852		0,0092	0,00018364
QA	21.831.016	0	0	0	0	21.831.016	873.241			873.241		0,0228	0,00000000
SG	8.035.203	0	0	0	0	8.035.203	642.816			642.816		0,0168	0,00000000
VG	36.735.506	0	0	0	0	36.735.506	2.552.745			2.552.745		0,0666	0,00000000
Total	517.824.388	0	0	0	0	517.824.388	38.318.939			38.318.939			

7.2.6 Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	517.824.387,97
2	Institution specific countercyclical capital buffer rate	0,001448753
3	Institution specific countercyclical capital buffer requirement	

7.2.7 Operational Risk Losses

	a	b	c	d	e	f	g	h	i	j	k
	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using €20,000 threshold											
1	Total amount of operational risk losses net of recoveries (no exclusions)	0	0	0	0	0	0	0	0	0	0
2	Total number of operational risk losses	0	0	0	0	0	0	0	0	0	0
3	Total amount of excluded operational risk losses	0	0	0	0	0	0	0	0	0	0
4	Total number of excluded operational risk events	0	0	0	0	0	0	0	0	0	0
5	Total amount of operational risk losses net of recoveries and net of excluded losses	0	0	0	0	0	0	0	0	0	0
Using €100,000 threshold											
6	Total amount of operational risk losses net of recoveries (no exclusions)	0	0	0	0	0	0	0	0	0	0
7	Total number of operational risk losses	0	0	0	0	0	0	0	0	0	0
8	Total amount of excluded operational risk losses	0	0	0	0	0	0	0	0	0	0
9	Total number of excluded operational risk events	0	0	0	0	0	0	0	0	0	0
10	Total amount of operational risk losses net of recoveries and net of excluded losses	0	0	0	0	0	0	0	0	0	0
Details of operational risk capital calculation											
11	not applicable										
12	not applicable										
13	not applicable										

7.2.8 Business Indicator, Components and Subcomponents

		a	b	c	d
	BI and its subcomponents	2024	2023	2022	Average value
1	Interest, lease and dividend component (ILDC)				12.574.668,95
EU 1	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))				
1a	Interest and lease income	13.796.833,03	14.777.173,83	9.150.000,00	12.574.668,95
1b	Interest and lease expense	-	-	-	-
1c	Total assets/Asset component	1.056.043.699,77	1.296.017.952,56	909.691.611,38	1.087.251.087,90
1d	Dividend income/ dividend component	-	-	-	-
2	Services component (SC)				1.047.228,86
2a	Fee and commission income	7.054,96	193.993,65	244.821,02	148.623,21
2b	Fee and commission expense	-	-	1.000,00	333,33
2c	Other operating income	1.357.071,42	598.745,53	740.000,00	898.605,65
2d	Other operating expense	355.293,59	300.230,83	38.000,00	231.174,81
3	Financial component (FC)				352.548,83
3a	Net profit or loss applicable to trading book (TB)	-	-	-	-
3b	Net profit or loss applicable to banking book (BB)	161.740,33	548.181,21	347.724,94	352.548,83
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)				
4	Business Indicator (BI)				13.974.446,64
5	Business indicator component (BIQ)				1.676.933,60

Disclosure on the BI:

	a
6a	BI gross of excluded divested activities
6b	Reduction in BI due to excluded divested activities
EU 6c	Impact in BI of mergers/acquisitions

8 Credit risk adjustments pursuant to Article 442 CRR

8.1 Definition of "overdue" and "non-performing" under Article 442(a) CRR

Overdue:

Overdue receivables are defined as all receivables for which a (contractually) agreed limit is significantly exceeded. The overdue period begins on the day on which the debtor has exceeded a notified limit, has been notified of a lower amount than the current drawdown or makes dispositions without appropriate authorization and the underlying amount is to be qualified as material. The overdue date occurs if this is given for 90 or, in the case of forbearance, for 30 consecutive calendar days.

Destitute:

"Non-performing" includes all customers who have at least one of the following events:

- Formation of an individual valuation allowance
- Insufficiently expected cash flows (unlikeliness to pay)
- Creditworthiness-related restructuring
- Re-forbearance
- Insolvency, Settlement, Bankruptcy

Irrecoverable:

Customers are defined as "irrecoverable" if they have been booked out against EWB use and are therefore out of balance.

8.1.1 Performing and non-performing exposures and related provisions

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			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		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Cash balances at central banks and other demand deposits	192.707.232,7	192.707.232,7					192.707.232,7								
Loans and advances															
Central banks															
General governments															
Credit institutions	203.615.060,9	203.615.060,9					203.145.665,9	203.145.665,9							
Other financial corporations	389.492.105,4	371.313.878,4	18.178.227,0				386.560.484,5	370.203.292,9	16.357.191,5						
Non-financial corporations															
Of which SMEs															
Households															
Debt securities															
Central banks															
General governments	20.466.490,2	20.466.490,2					20.396.290,2	20.396.290,2							
Credit institutions	141.656.505,7	141.656.505,7					141.314.535,3	141.314.535,3							
Other financial corporations															
Non-financial corporations	28.461.422,7	28.408.772,7					28.308.158,0	28.308.158,0							
Off-balance-sheet exposures															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Households															
Total	976.398.818	958.167.941	18.178.227				972.432.367	763.367.942	16.357.192						

8.1.2 Maturity of Exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	586.134.483	81.134.483	488.000.000	17.000.000		586.134.483
2	Debt securities	188.662.813	62.123.050	126.539.763			188.662.813
3	Total	774.797.296					927.797.296

8.1.3 Changes in the stock of non-performing loans and advances

	a
	Gross carrying amount
Initial stock of non-performing loans and advances	0
Inflows to non-performing portfolios	0
Outflows from non-performing portfolios	0
Outflows due to write-offs	0
Outflow due to other situations	0
Final stock of non-performing loans and advances	0

8.1.4 Changes in the stock of non-performing loans and advances and related net accumulated recoveries

Initial stock of non-performing loans and advances	0	
Inflows to non-performing portfolios	0	
Outflows from non-performing portfolios	0	
Outflow to performing portfolio	0	
Outflow due to loan repayment, partial or total	0	
Outflow due to collateral liquidations	0	0
Outflow due to taking possession of collateral	0	0
Outflow due to sale of instruments	0	0
Outflow due to risk transfers	0	0
Outflows due to write-offs	0	
Outflow due to other situations	0	
Outflow due to reclassification as held for sale	0	
Final stock of non-performing loans and advances	0	

8.1.5 Credit quality of forborne exposures

		Gross carrying amount/nominal amount of exposures with forbearance measures			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		
			Of which defaulted	Of which impaired				
								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							
020	Central banks							
030	General governments							
040	Credit institutions							
050	Other financial corporations							
060	Non-financial corporations	18.178.227,00				1.821.035,48		0
070	Households							
080	Debt Securities							
090	Loan commitments given							
100	Total							

8.1.6 Quality of Forbearance

		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	0
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0

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

	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 are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
Cash balances at central banks and other demand deposits	192.707.232,7	192.707.232,7									
Loans and advances											
Central banks											
General governments											
Credit institutions	203.615.060,9	203.615.060,9									
Other financial corporations	389.492.105,4	389.492.105,4									
Non-financial corporations											
Of which SMEs											
Households											
Debt securities											
Central banks											
General governments	20.466.490,2	20.466.490,2									
Credit institutions	141.656.505,7	141.656.505,7									
Other financial corporations											
Non-financial corporations	28.461.422,7	28.408.772,7									
Off-balance-sheet exposures											
Central banks											
General governments											
Credit institutions											
Other financial corporations											
Non-financial corporations											
Households											
Total											

8.1.8 Credit quality of loans and advances to non-financial corporations by industry

	Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing	Of which loans and advances subject to impairment			
		Of which defaulted			
Agriculture, forestry and fishing					
Mining and quarrying					
Manufacturing	225.589.670,56				
Electricity, gas, steam and air conditioning supply	6.095.610,33				
Water supply					
Construction	40.538.153,33				
Wholesale and retail trade	73.746.144,83				
Transport and storage	4.945.113,06				
Accommodation and food service activities					
Information and communication					
Financial and insurance activities					
Real estate activities	19.871.193,44				
Professional, scientific and technical activities	6.582.312,97				
Administrative and support service activities					
Public administration and defense, compulsory social security					
Education					
Human health services and social work activities	8.822.736,00				
Arts, entertainment and recreation					
Other services					
Total					

8.1.9 Quality of non-performing exposures by Geography

	Gross carrying/nominal amount			Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing	Of which subject to impairment			
		Of which defaulted				
On-balance-sheet exposures						
AT	665.973.047					
HU	125.509.546					
CN	96.677.836					
Other countries	171.848.723					
Off-balance-sheet exposures						
CN	53.472.190					
HU	29.365.517					
Total	1.142.846.858					

8.1.10 Collateral valuation - loans and advances

	Loans and advances											
	Performing			Non-performing								
	Of which past due > 30 days ≤ 90 days			Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days							
					Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years		
Gross carrying amount												
Of which secured												
Of which secured with immovable property												
Of which instruments with LTV higher than 60% and lower or equal to 80%												
Of which instruments with LTV higher than 80% and lower or equal to 100%												
Of which instruments with LTV higher than 100%												
Accumulated impairment for secured assets												
Collateral												
Of which value capped at the value of exposure												
Of which immovable property												
Of which value above the cap												
Of which immovable property												
Financial guarantees received												
Accumulated partial write-off												

8.1.11 Collateral obtained by taking possession and execution processes

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

Vintage Breakdown

		Debt balance reduction		Total collateral obtained by taking possession									
				Foreclosed ≤2 years		Foreclosed > 2 years ≤5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale			
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as PP&E												
020	Collateral obtained by taking possession other than that classified as PP&E												
030	Residential immovable property												
040	Commercial immovable property												
050	Movable property (auto, shipping, etc.)												
060	Equity and debt instruments												
070	Other collateral												
080	Total												

8.1.12 CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

	Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
	a	b	c	d	e
Loans and advances	593.107.166,23				
Debt securities	190.584.418,68				
Total	783.691.584,91				
Of which non-performing exposures					
Of which defaulted					

8.2 Approaches and methodologies for credit risk adjustments pursuant to Article 442 (b) CRR

The subdivision of the loan loss provisions is based on the regulatory definitions for general and specific credit risk adjustments. Provisions in the lending business are taken into account as credit risk adjustments in the form of individual valuation allowances (EWB). The calculation of the impairment is carried out per business partner or per financing project by comparing the carrying amount of the funding with the present value of the expected cash flows determined taking into account the respective contract interest rate (including taking into account expected proceeds from the realisation of collateral).

For receivables within the performing portfolio, no individual valuation allowances are recognized, but these are subjected to a portfolio analysis. On the basis of statistical principles, this means that those bad debts are recorded which cannot yet be identified at the balance sheet date. A portfolio impairment is calculated on the basis of an expected loss analysis, taking into account the estimated period of time for the detection of the loss event (LIP).

As at 31.12.2024 there was no need to make an individual valuation adjustment. The lump-sum individual valuation allowances amounted to EUR 3,966 thousand (previous year: EUR 2,288 thousand).

9 Unencumbered assets pursuant to Article 443 CRR

Assets are to be regarded as encumbered if they have been pledged or used to hedge a business transaction due to certain circumstances and are therefore not available for immediate liquidity procurement. Such transactions are:

- Secured financial transactions (e.g. loans, repo transactions, tender transactions)
- Collateralisation in clearing systems
- Assets underlying securitisation structures
- Covered bonds (e.g. covered bonds) with underlying assets (cover pool)

The main reason for a charge of assets can be tender transactions with the Austrian National Bank (OeNB) as well as repo transactions for liquidity management, in which corresponding assets serve as collateral and are thus encumbered for the duration of the transactions.

As of 31.12.2024, all assets were unencumbered.

9.1 Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered		Fair value of unencumbered assets	
		of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
	010	030	040	050	060	080	090	100
Assets of the disclosing institution	909.868				1.294.215.429	272.486.522		
Equity instruments								
Debt securities					190.584.419	82.514.875	183.999.677	79.861.500
of which: covered bonds								
of which: securitisations								
of which: issued by general governments					20.466.490	20.466.490	19.977.400	19.977.400
of which: issued by financial corporations					141.656.506	34.612.813	136.969.916	33.787.629
of which: issued by non-financial corporations					28.461.423	27.435.572	27.052.361	26.096.471
Other assets								

9.2 Collateral received and own debt securities issued

	Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		of which notionally eligible EHQLA and HQLA	Fair value of collateral received or own	of which EHQLA and HQLA
	010	030	040	060
Collateral received by the disclosing institution	0	0	0	0
Loans on demand	0	0	0	0
Equity instruments	0	0	0	0
Debt securities	0	0	0	0
of which: covered bonds	0	0	0	0
of which: securitisations	0	0	0	0
of which: issued by general governments	0	0	0	0
of which: issued by financial corporations	0	0	0	0
of which: issued by non-financial corporations	0	0	0	0
Loans and advances other than loans on demand	0	0	0	0
Other collateral received	0	0	0	0
Own debt securities issued other than own covered bonds or securitisations	0	0	0	0
Own covered bonds and securitisations issued and not yet pledged			0	0
TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	0	0		

9.3 Sources of Encumbrance

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

10 Interest Rate Risk of the Banking Book

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	(3.535.789)	(4.749.691)	669.835	1.030.367
2	Parallel down	1.843.835	2.374.845	(1.742.509)	(2.060.734)
3	Steepener	641.687	431.445		
4	Flattener	(1.908.571)	(1.722.527)		
5	Short rates up	(2.884.616)	(3.128.923)		
6	Short rates down	1.474.526	1.564.462		

11 Remuneration policy and practices in accordance with Article 450 CRR

ICBC Austria must disclose information regarding its remuneration policy and practice. The disclosure requirements are based on Article 450 of Regulation (EU) No. 575/2013 (CRR) and the Guidelines for a Sound Remuneration Policy (EBA/GL/2015/22). Pursuant to Article 450 of the CRR, the Bank is required to disclose certain quantitative and qualitative information for categories of employees whose activities have a material impact on the overall risk profile (so-called risk takers).

11.1 General objectives of the remuneration policy

The objective is to create remuneration systems that are in line with the market, requirements and performance, support the achievement of the objectives set out in the Bank's strategies, reward good employee performance contributions and meet regulatory requirements. The meaning and purpose of the remuneration provisions, which are based on EU level (CRD, CRR, etc.; Guidelines and legal framework) in §§ 39 para. 2 and 39b BWG including the annex in Austria, the aim is to align the personal objectives of employees with the long-term interests of their respective credit institution. In particular, the payment of (variable) remuneration is not intended to accentuate or even cause any economic tension.

The following points are taken into account:

- Alignment of remuneration with profitability, equity base and risk-bearing capacity
- Attractiveness for attracting and retaining the best employee potential
- Performance orientation/differentiation
- Avoidance of incentives to take disproportionately high risks
- Ensuring sustainability
- Simplicity and transparency

From the meaning and purpose of the remuneration provisions, namely the control of the risk behaviour of employees, the focus of the provisions is, on the one hand, on the specific standard salary and, on the other hand, on the regulation of variable remuneration, its payment or encouragement by a special performance of the employee and/or an economic result of an organizational unit or credit institution. For medium- and long-term success, it is particularly important to recruit suitable employees, to bind them to the company and to remunerate them in line with their performance and the market. The aim of the remuneration strategy is to ensure that staffing levels are appropriate both qualitatively and quantitatively.

The following components are particularly important and must be taken into account:

Market situation: i.e. to be an attractive employer in a competitive environment and to remunerate employees for comparable tasks in line with the market, taking into account the company's success

- Cost efficiency: i.e. influencing the long-term success of the company against the background of the earnings situation and creating sustainable added value for the owner

- Appropriateness and market conformity: i.e. benchmarking for the individual positions based on external salary studies
- Position- and function-related: i.e. to offer remuneration corresponding to the position/function, taking into account the qualification criteria (junior, senior, professional), which takes into account the status and responsibility of the respective position/function
- Equal treatment: i.e. remuneration is objectively/functionally justified and proportionate without gender-specific distinction in compliance with the principle of equality

11.2 General principles of the remuneration system

The remuneration system of ICBC Austria applies equally to all employees. It aims at the sustainable success of the company and is geared towards internal remuneration appropriateness in comparison with the various divisions. The annual remuneration is made up of the components fixed and variable remuneration. It is an important goal of the remuneration system to provide the framework for remuneration-based and strategy-compliant incentive setting. The remuneration system does not create any incentives to enter into disproportionately high risks. There is no significant dependence of employees on variable remuneration. The remuneration system supports the monitoring function of the control units.

The structure and amount of remuneration depends on the activity, the position and the functional or hierarchical integration into the organizational structure. ICBC Austria applies the collective agreement for employees of Austrian banks and bankers as amended.

The Executive Board, in cooperation with the Supervisory Board, is responsible for the design of the remuneration system for employees. Furthermore, the design and implementation of the remuneration system is actively monitored by the entire Management Board and Supervisory Board and reviewed annually for its appropriateness. The Board of Management is advised on remuneration issues by the General Department. Subsequently, Internal Audit adjusts the risk and checks for compliance with the remuneration provisions. The remuneration of the members of the Board of Management is conclusively regulated in their employment contracts and is the responsibility of the Supervisory Board.

Risk taker

Risk takers are those employees who have a significant influence on the risk situation. These include members of the Supervisory Board, members of the Executive Board, members of committees as well as senior management positions and employees in control functions.

Variable remuneration

At this point, it should be mentioned that no performance-related bonus payments were made in financial year 2024.

The breakdown of aggregated remuneration by business unit and function in 2024 is outlined in the following tables.

11.2.1 Remuneration awarded for the financial year

		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Number of identified staff	3	4	0	9
Fixed remuneration	Total fixed remuneration	34.500,00	1.316.390,10	-	1.780.345,90
	Of which: cash-based				
	(Not applicable in the EU)				
	Of which: shares or equivalent ownership interests				
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: other instruments				
	(Not applicable in the EU)				
	Of which: other forms				
	(Not applicable in the EU)				
Variable remuneration	Number of identified staff	3,00	4,00	-	9,00
	Total variable remuneration	-	-	-	-
	Of which: cash-based				
	Of which: deferred				
	Of which: shares or equivalent ownership interests				
	Of which: deferred				
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: deferred				
	Of which: other instruments				
	Of which: deferred				
	Of which: other forms				
	Of which: deferred				
Total remuneration (2 + 10)		34.500,00	1.316.390,10	-	1.780.345,90

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

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

11.2.3 Deferred remuneration

	a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to explicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
MB Supervisory function	-	-	-	-	-	-	-	-
Cash-based	-	-	-	-	-	-	-	-
Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
Other instruments	-	-	-	-	-	-	-	-
Other forms	-	-	-	-	-	-	-	-
MB Management function	-	-	-	-	-	-	-	-
Cash-based	-	-	-	-	-	-	-	-
Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
Other instruments	-	-	-	-	-	-	-	-
Other forms	-	-	-	-	-	-	-	-
Other senior management	-	-	-	-	-	-	-	-
Cash-based	-	-	-	-	-	-	-	-
Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
Other instruments	-	-	-	-	-	-	-	-
Other forms	-	-	-	-	-	-	-	-
Other identified staff	-	-	-	-	-	-	-	-
Cash-based	-	-	-	-	-	-	-	-
Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
Other instruments	-	-	-	-	-	-	-	-
Other forms	-	-	-	-	-	-	-	-
Total amount	-	-	-	-	-	-	-	-

11.2.4 Remuneration of 1 million EUR or more per year

	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-
x	To be extended as appropriate, if further payment bands are needed.	

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

	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
Total number of identified staff										
Of which: members of the MB	3	4	7							
Of which: other senior management										
Of which: other identified staff										
Total remuneration of identified staff	34.500,00	1.316.390,10	1.350.890,10	285.010,39	-	247.985,13	1.039.034,35	208.316,03	-	
Of which: variable remuneration	-	-	-	-	-	-	-	-	-	
Of which: fixed remuneration	34.500,00	1.316.390,10	1.350.890,10	285.010,39	-	247.985,13	1.039.034,35	208.316,03	-	

As of 31.12.2024 there were 38 employees, the management consisted of 4 members.

12 Leverage ratio in accordance with Article 451 CRR

As of 31.12.2024 the leverage ratio was 18.66%.

12.1 Summary reconciliation of accounting assets and leverage ratio exposures

		a	b
		2024	2023
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1.056.650.747,73	1.297.854.125,32
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	(7.260,00)	(41.063,81)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	1.056.643.487,73	1.297.813.061,51
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	0	0
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	0	0
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	0
EU-9b	Exposure determined under Original Exposure Method	0	3.613.771,72
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0	0
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivatives exposures	0	3.613.771,72
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	0	0
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	Total securities financing transaction exposures	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	22.358.318,20	5.011.182,56
20	(Adjustments for conversion to credit equivalent amounts)	0	0
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	0	0
22	Off-balance sheet exposures	22.358.318,20	5.011.182,56
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0	0
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0	0
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	0	0
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	0	0
EU-22m	(Total exempted exposures)	0	0
Capital and total exposure measure			
23	Tier 1 capital	201.384.477,11	198.039.526,42
24	Total exposure measure	1.079.001.805,93	1.306.438.015,79

Leverage ratio			
25	Leverage ratio (%)	18,66%	15,16%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	18,66%	15,16%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	18,66%	15,16%
26	Regulatory minimum leverage ratio requirement (%)	3%	3%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0
EU-26b	of which: to be made up of CET1 capital	0	0
27	Leverage ratio buffer requirement (%)	0	0
EU-27a	Overall leverage ratio requirement (%)	3%	3%

12.2 Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

	a
	CRR leverage ratio exposures
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1.056.643.487,73
Trading book exposures	0
Banking book exposures, of which:	1.056.650.747,73
Covered bonds	0
Exposures treated as sovereigns	213.103.522,95
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	20.034.993,44
Institutions	315.346.348,75
Secured by mortgages of immovable properties	0
Retail exposures	0
Corporates	507.557.834,64
Exposures in default	0
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	608.047,95

13 Application of the IRB approach to credit risk under Article 452 CRR

Article 452 of the CRR does not apply in ICBC Austria, as credit risk is calculated using the Standardised Approach.

14 Credit risk mitigation techniques in accordance with Article 453 CRR

14.1 Rules and procedures for accounting and off-balance sheet netting

Netting takes place in derivative financial transactions at ICBC Austria, accounting netting does not take place. The legal basis for this is provided by framework agreements (esp. German and Austrian Framework Agreement for Financial Futures Transactions and ISDA Agreements), according to which receivables and liabilities of all individual transactions are offset under a framework agreement in the event of default (close-out netting). ICBC Austria ensures the enforceability and legal validity of contractual netting agreements in accordance with Article 297 (1) CRR.

As a rule, ICBC Austria concludes collateral annexes to the framework agreements (CSAs) with periodically agreed margining with contractual partners.

As of 31.12.2024 there were no such transactions.

15 Use of advanced measurement approaches for operational risks in accordance with Article 454 CRR

Article 454 CRR does not apply in ICBC Austria, as operational risk is calculated according to the basic indicator approach.

16 Use of internal models for market risk in accordance with Article 455 CRR

ICBC Austria does not use an internal model to calculate market risk in Pillar I.

17 Crypto Assets

ICBC has no exposure to crypto assets.



ICBC Austria Bank

**18 Foreign currency loans and loans with repayment vehicles in
accordance with RZ 50ff FMA Minimum Standards FXTT**

Such transactions are not carried out by ICBC Austria.