

Notification template for Articles 133 and 134(5) of the Capital Requirements Directives (CRD) – Systemic risk buffer (SyRB)

Template for notifying the European Central Bank (ECB) and European Systemic Risk Board (ESRB) of the setting or resetting of one or more systemic risk buffer rates pursuant to Article 133(9) CRD and to request that the ESRB issue a recommendation to other Member States to reciprocate the measure under Article 134(5) CRD

Please send/upload this template to

- macropru.notifications@ecb.europa.eu when notifying the ECB (under Article 5 of the Single Supervisory Mechanism (SSM) Regulation¹);
- notifications@esrb.europa.eu when notifying the ESRB.

The ESRB will forward the notification to the European Commission, the European Banking Authority (EBA) and the competent and designated authorities of the Member States concerned without delay. This notification will be made public by the ESRB once the relevant authorities have adopted and published the notified macroprudential measure².

E-mailing/uploading this template to the above addresses constitutes official notification; no further official letter is required. To facilitate the work of the notified authorities, please send the notification template in a format that allows the information to be read electronically.

1. Notifying national authority and scope of the notification	
1.1 Name of the notifying authority	Austrian Financial Market Authority
1.2 Country of the notifying authority	Austria
1.3 Type of measure (also for reviews of existing measures)	Which SyRB measure do you intend to implement? <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Activate a new SyRB <input type="checkbox"/> Change the level of an existing SyRB <input type="checkbox"/> Change the scope of an existing SyRB (incl. changes to a subset of institutions or exposures) <input type="checkbox"/> De-activate an existing SyRB <input checked="" type="checkbox"/> Reset an existing SyRB (review)

¹ Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

² On request by the notifying authority, it may be agreed with the Head of the ESRB Secretariat that this notification, or a part thereof, should not be published for reasons of confidentiality or financial stability.

2. Description of the measure

2.1 Institutions covered by the intended SyRB

Please indicate whether the SyRB applies to:

- All institutions authorised in the Member State
- One or more subsets of credit institutions in the sector (please provide the names and identifiers (Legal Entity Identifier (LEI) code) of institutions covered)

Consolidated Level

Name of institution	LEI code	Consolidation level
Erste Group Bank AG	PQOH26KWDF7CG10L6792	consolidated
Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	consolidated
UniCredit Bank Austria AG	D1HEB8VEU6D9M8ZUXG17	Consolidated at the level of UniCredit Bank Austria AG
BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	529900ICA8XQYGIKR372	Consolidated at the level of BAWAG Group AG
Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	I6SS27Q1Q3385V753S50	Consolidated at the level of Raiffeisenbankengruppe OÖ Verbund eGen
RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWPJ1MRRX537	consolidated
VOLKSBANK WIEN AG	529900D4CD6DIB3CI904	Consolidated level of the Volksbanken Verbund
Addiko Bank AG	529900UKZBMDBDZIXD62	consolidated
HYPO NOE Landesbank für Niederösterreich und Wien AG	5493007BWYDPQZLZ0Y27	consolidated
Oberösterreichische Landesbank Aktiengesellschaft	529900BI5KIGX6Y LX375	consolidated
HYPO TIROL BANK AG	0W5QHUNYV4W7GJO62R27	consolidated
Hypo Vorarlberg Bank AG	NS54DT27LJMDYN1YFP35	consolidated

Individual Level

Name of institution	LEI code	Consolidation level
Erste Group Bank AG	PQOH26KWDF7CG10L6792	Individual level
Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	Individual level
UniCredit Bank Austria AG	D1HEB8VEU6D9M8ZUXG17	Individual level
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Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	I6SS27Q1Q3385V753S50	Individual level
RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG	529900GPOO9ISPD1EE83	Individual level
Erste Bank der oesterreichischen Sparkassen AG	549300HUKIA1IZQHFZ83	Individual level
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	<table border="1" data-bbox="630 190 1476 230"> <tr> <td data-bbox="630 190 938 230">Hypo Vorarlberg Bank AG</td> <td data-bbox="938 190 1203 230">NS54DT27LJMDYN1YFP35</td> <td data-bbox="1203 190 1476 230">Individual level</td> </tr> </table> <p data-bbox="678 248 1426 311"> <input checked="" type="checkbox"/> A subsidiary whose parent is established in another Member State. (Please provide the names and identifiers (LEI code) of subsidiaries) </p> <table border="1" data-bbox="630 329 1476 591"> <thead> <tr> <th data-bbox="630 329 916 362">Name of subsidiary</th> <th data-bbox="916 329 1203 362">Name of the parent</th> <th data-bbox="1203 329 1476 362">LEI code of the subsidiary</th> </tr> </thead> <tbody> <tr> <td data-bbox="630 362 916 396">UniCredit Bank Austria AG</td> <td data-bbox="916 362 1203 396">UniCredit S.p.a.</td> <td data-bbox="1203 362 1476 396">D1HEB8VEU6D9M8ZUXG17</td> </tr> <tr> <td data-bbox="630 396 916 430"></td> <td data-bbox="916 396 1203 430"></td> <td data-bbox="1203 396 1476 430"></td> </tr> <tr> <td data-bbox="630 430 916 463"></td> <td data-bbox="916 430 1203 463"></td> <td data-bbox="1203 430 1476 463"></td> </tr> <tr> <td data-bbox="630 463 916 497"></td> <td data-bbox="916 463 1203 497"></td> <td data-bbox="1203 463 1476 497"></td> </tr> <tr> <td data-bbox="630 497 916 530"></td> <td data-bbox="916 497 1203 530"></td> <td data-bbox="1203 497 1476 530"></td> </tr> <tr> <td data-bbox="630 530 916 564"></td> <td data-bbox="916 530 1203 564"></td> <td data-bbox="1203 530 1476 564"></td> </tr> </tbody> </table> <p data-bbox="630 656 1445 712"> If the SyRB applies to a subset of institutions, please describe the criteria for selection of the relevant institutions. </p> <p data-bbox="630 734 1437 824"> Based on the characteristics of the Austrian banking system, two main risk channels have been identified for the Austrian banking system: (1) systemic vulnerability and (2) systemic cluster risk. </p> <p data-bbox="630 846 1449 902"> The following indicators have been taken into account for the identification of the institutions in Austria: </p> <p data-bbox="630 925 1461 981"> 1) Regarding the component systemic vulnerability (SyRB of 0.50 %; SyRB of 0,50 % in the case of public ownership): </p> <ul data-bbox="678 1003 1461 1171" style="list-style-type: none"> • Deposits secured DGS > 5 % of total secured deposits in AT and • Total assets institution > 2 % of Total Assets Banking Sector and • Vulnerability (Exposure / Position; in relation to its own capitalisation) in the AT banking network > 85 % <p data-bbox="630 1193 667 1216">OR</p> <ul data-bbox="678 1238 1134 1373" style="list-style-type: none"> • Public ownership <ul style="list-style-type: none"> ○ Public ownership > 50 % and ○ Total assets > 0.5 % <p data-bbox="630 1395 1358 1417"> 2) Regarding the component systemic cluster risk (SyRB of 0.50 %): </p> <ul data-bbox="678 1440 1318 1574" style="list-style-type: none"> • CESEE Exposure / Banks' Total Assets > 30 % and • CESEE Earnings / Banks' Total Earnings > 30 % and • Banks'-CESEE-Exposure / AT-CESEE-Exposure > 2 % 	Hypo Vorarlberg Bank AG	NS54DT27LJMDYN1YFP35	Individual level	Name of subsidiary	Name of the parent	LEI code of the subsidiary	UniCredit Bank Austria AG	UniCredit S.p.a.	D1HEB8VEU6D9M8ZUXG17															
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<p data-bbox="204 1753 549 1854"> 2.2 Exposures covered by the SyRB (Article 133(5) CRD) </p>	<p data-bbox="630 1664 1246 1686"> Please indicate the exposures to which the SyRB applies: </p> <p data-bbox="638 1709 1422 1731"> <input checked="" type="checkbox"/> (a) all exposures located in the Member State that is setting the buffer; </p> <p data-bbox="638 1765 1430 1821"> <input type="checkbox"/> (b) the following sectoral exposures located in the Member State that is setting the buffer: </p> <ul data-bbox="678 1843 1445 1957" style="list-style-type: none"> (i) <input type="checkbox"/> all retail exposures to natural persons that are secured by residential property; (ii) <input type="checkbox"/> all exposures to legal persons that are secured by mortgages on commercial immovable property; 																								

	<p>(iii) <input type="checkbox"/> all exposures to legal persons excluding those specified in point (ii);</p> <p>(iv) <input type="checkbox"/> all exposures to natural persons excluding those specified in point (i);</p> <p><input type="checkbox"/> (c) subsets of any of the sectoral exposures identified in point (b). Please specify the subsets in Section 2.3;</p> <p><input checked="" type="checkbox"/> (d) all exposures located in other Member States;</p> <p><input checked="" type="checkbox"/> (e) exposures located in third countries.</p>														
<p>2.3 Subsets of sectoral exposures</p>	<p>Where the systemic risk buffer applies to subsets of any of the sectoral exposures identified (see point 2.2 (c)), please specify: N.A.</p> <ul style="list-style-type: none"> - The elements of the dimensions and subdimensions that were used to identify the subset(s) of sectoral exposures as laid down in the EBA Guidelines on the appropriate subsets of exposures in the application of SyRB: <table border="1" data-bbox="632 741 1461 1025"> <thead> <tr> <th>Dimensions/subdimensions</th> <th>Elements</th> </tr> </thead> <tbody> <tr> <td>1. Type of debtor or counterparty sector</td> <td></td> </tr> <tr> <td><i>1.a Economic activity</i></td> <td></td> </tr> <tr> <td>2. Type of exposure</td> <td></td> </tr> <tr> <td><i>2.a Risk profile</i></td> <td></td> </tr> <tr> <td>3. Type of collateral</td> <td></td> </tr> <tr> <td><i>3.a Geographical area</i></td> <td></td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Assessment conducted in accordance with Section 5 of the EBA Guidelines on the systemic relevance of the risks stemming from this subset, taking into account: <ul style="list-style-type: none"> (i) size (ii) riskiness (iii) interconnectedness. - Why it would not have been appropriate to set the systemic risk buffer at the level of a sector (as in point 2.2(b)) to cover the risk targeted? 	Dimensions/subdimensions	Elements	1. Type of debtor or counterparty sector		<i>1.a Economic activity</i>		2. Type of exposure		<i>2.a Risk profile</i>		3. Type of collateral		<i>3.a Geographical area</i>	
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<p>2.4 Exposures located in other Member States and in third countries</p>	<p>All exposures..</p>														
<p>2.5 Buffer rate (Article 133(9)(e) CRD)</p>	<p>Specify the intended SyRB rate. If different buffer requirements apply to different exposures or subsets of exposures, please specify for each exposure indicated under 2.2.</p> <p>Please indicate any changes to the list in 2.1 of institutions concerned and in the buffer rates given in point 2.5 as compared to the last notification, and provide an explanation, if applicable.</p> <p>Erste Bank der oesterreichischen Sparkassen AG was added to the list.</p> <table border="1" data-bbox="632 1756 1477 2002"> <thead> <tr> <th rowspan="2">Exposures</th> <th colspan="2">New SyRB rate</th> <th colspan="2">Previous SyRB rate</th> </tr> <tr> <th>All institutions (SyRB rate)</th> <th>Set of institutions (range of SyRB rates)</th> <th>All institutions (SyRB rate)</th> <th>Set of institutions (range of SyRB rates)</th> </tr> </thead> <tbody> <tr> <td>(a) All exposures located in the Member State that is setting the buffer</td> <td>%</td> <td>0,50% - 1,00%</td> <td></td> <td>0,50%-1,00%</td> </tr> </tbody> </table>	Exposures	New SyRB rate		Previous SyRB rate		All institutions (SyRB rate)	Set of institutions (range of SyRB rates)	All institutions (SyRB rate)	Set of institutions (range of SyRB rates)	(a) All exposures located in the Member State that is setting the buffer	%	0,50% - 1,00%		0,50%-1,00%
Exposures	New SyRB rate		Previous SyRB rate												
	All institutions (SyRB rate)	Set of institutions (range of SyRB rates)	All institutions (SyRB rate)	Set of institutions (range of SyRB rates)											
(a) All exposures located in the Member State that is setting the buffer	%	0,50% - 1,00%		0,50%-1,00%											

(b) The following sectoral exposures located in the Member State that is setting the buffer:			
(i) All retail exposures to natural persons that are secured by residential property	n.a.	n.a.	
(ii) All exposures to legal persons that are secured by mortgages on commercial immovable property	n.a.	n.a.	
(iii) All exposures to legal persons excluding those specified in point (ii)	n.a.	n.a.	
(iv) All exposures to natural persons excluding those specified in point (i)	n.a.	n.a.	
(c) All exposures located in other Member States	n.a.	0,50% - 1,00%	0,50%-1,00%
(e) Exposures located in third countries	n.a.	0,50% - 1,00%	0,50%-1,00%
(f) Subsets of any of the sectoral exposures identified in point (b):			
(i) Please specify the subset [Dimension/subdimensions]	n.a.	N.a.	

If different buffer requirements apply to different subsets of institutions, please specify for each institution mentioned under 2.1.

Consolidated level

Set of institutions				
Exposures	Name of institution	LEI code	New SyRB rate	Previous SyRB rate
All exposures	Erste Group Bank AG	PQOH26KWDF7CG10L6792	1,00%	1,00%
All exposures	Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	1,00%	1,00%
All exposures	UniCredit Bank Austria AG	D1HEB8VEU6D9M8ZUXG17	0,50%	0,50%
All exposures	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	529900ICA8XQYGIKR372	0,50%	0,50%
All exposures	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	I6SS27Q1Q3385V753S50	0,50%	0,50%
All exposures	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWPJ1MRRX537	0,50%	0,50%
All exposures	VOLKSBANK WIEN AG	529900D4CD6DIB3CI904	0,50%	0,50%
All exposures	Addiko Bank AG	529900UKZBMBBDZIXD62	0,50%	0,50%
All exposures	HYPO NOE Landesbank für Niederösterreich und Wien AG	5493007BWYDPQZLZ0Y27	0,50%	0,50%

All exposures	Oberösterreichische Landesbank Aktiengesellschaft	529900BI5KIGX6Y LX375	0,50%	0,50%
All exposures	HYPO TIROL BANK AG	0W5QHUNYV4W7GJO62R27	0,50%	0,50%
All exposures	Hypo Vorarlberg Bank AG	NS54DT27LJMDYN1YFP35	0,50%	0,50%

Individual Level

Set of institutions				
Exposures	Name of institution	LEI code	New SyRB rate	Previous SyRB rate
All exposures	Erste Group Bank AG	PQOH26KWDF7CG10L6792	0,50%	0,50%
All exposures	Raiffeisen Bank International AG	9ZHRYM6F437SQJ6OUG95	0,50%	0,50%
All exposures	UniCredit Bank Austria AG	D1HEB8VEU6D9M8ZUXG17	0,50%	0,50%
All exposures	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	529900ICA8XQYGIKR372	0,50%	0,50%
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All exposures	Erste Bank der oesterreichischen Sparkassen AG	549300HUKIA1IZQHFZ83	0,50%	0,00%
All exposures	HYPO NOE Landesbank für Niederösterreich und Wien AG	5493007BWYDPQZLZ0Y27	0,50%	0,50%
All exposures	Oberösterreichische Landesbank Aktiengesellschaft	529900BI5KIGX6Y LX375	0,50%	0,50%
All exposures	HYPO TIROL BANK AG	0W5QHUNYV4W7GJO62R27	0,50%	0,50%
All exposures	Hypo Vorarlberg Bank AG	NS54DT27LJMDYN1YFP35	0,50%	0,50%

3. Timing for the measure

3.1 Timing for the decision	What is the date of the official decision? <u>For SSM countries when notifying the ECB</u> : provide the date on which the decision referred to in Article 5 of the Single Supervisory Mechanism Regulation (SSMR) will be taken. 17/12/2024
3.2 Timing for publication	The expected date of publication will be end of December 2024.
3.3 Disclosure	The amended Capital Buffer Regulation will be published in the Federal Law Gazette and on the FMA website (including explanatory notes).

3.4 Timing for application	What is the intended date of application of the measure? Year end 2024 = 01/01/2025
3.5 Phasing in	What is the intended timeline for phase-in of the measure (if applicable)? N.A
3.6 Review/deactivation of the measure	Review in September 2026.
4. Reasons for the notified SyRB	
4.1 Description of the macroprudential or systemic risk in your Member State (Article 133(9)(a) of the CRD)	<p>Since it was first implemented on 1 January 2016, the SyRB has been effective in reducing long-term systemic structural risks and strengthening banks' resilience to these risks by improving their capitalization. The SyRB provides for additional capital that banks can use to absorb losses in the event of a crisis. Risk-mitigating factors notwithstanding, the structural systemic risk in the Austrian banking sector continues to be elevated. Central risks for the Austrian banking system emanate above all from</p> <ul style="list-style-type: none"> - low structural profitability; - the large size of the Austrian banking system with its high level of exposure to emerging markets in Europe; - comparably low, though substantially improved, capitalization; and - banks' specific ownership structures, which would not fully ensure the adequate recapitalization of banks in the event of a crisis.
4.2 Reasons why the dimension of the macroprudential or systemic risks threatens the stability of the financial system in your Member State (Article 133(9)(b) CRD)	<p>The systemic risk buffer is intended to mitigate the vulnerability of the banking sector against risks emanating from the financial system as a whole or a part thereof by holding additional own funds in order to increase the loss-absorbing capacity and thus the resilience of the banking sector. The SyRB will be applicable for those institutions that are most vulnerable to the identified systemic risks and described above under 2.1. This is intended to reduce the future risk of a severe disruption to the financial system as a result of systemic or macroprudential risks with potential negative effects to the real economy.</p>
4.3 Indicators used for activation of the measure	See 2.1.
4.4 Effectiveness and proportionality of the measure (Article 133(9)(c) CRD)	<p>The SyRB aims at increasing the risk-bearing capacity of the Austrian banking system and, in a medium- and long-term perspective, to minimize risks to the Austrian banking system.</p> <p>According to the quantitative analysis (1) applying banks' capital plans for the coming years, and (2) considering the prevalent uncertain economic outlook, all identified banks will be able to fulfil the elevated buffer requirements (also in combination with the elevated O-SII buffer). Therefore, the macroeconomic costs would be very low. This even under the conservative assumption employed in the impact assessment that banks will fully transfer the costs of holding additional CET1 on to borrowers.</p>

<p>4.5 Reason why the systemic risk buffer is not duplicating the functioning of the O-SII buffer provided for in Article 131 CRD (Article 133(9)(f) CRD)</p>	<p>O-SII buffer addresses risks stemming from banks, which in the event of their failure present a significant risk for the stability of the financial system and therefore does not address other structural, systemic risks.</p> <p>The overlap between the O-SII buffer and the SyRB have has analysed and quantified and has resulted in a reduction of the size of the SyRB of 25%. Based on the structural approach, the overlap comes to 12.5% for the O-SII buffer and 25% for the SyRB.</p>
<p>5. Sufficiency, consistency and non-overlap of the policy response</p>	
<p>5.1 Sufficiency of the policy response</p>	<p>The SyRB aims at increasing the risk-bearing capacity of the Austrian banking system and, in a medium- and long-term perspective, to minimize risks to the Austrian banking system. The macroeconomic costs are deemed to be very low. This even under the conservative assumption employed in the impact assessment that banks will fully transfer the costs of holding additional CET1 on to borrowers.(see 4.4)</p>
<p>5.2 Consistency of application of the policy response</p>	<p>See 4.2.</p>
<p>5.3 Non-overlap of the policy response</p>	<p>There is no other policy instrument used to address the same systemic risk. Regarding the non-overlap with the O-SIIB see 4.5.</p> <p>Countercyclical capital buffer: Due to its limited scope and focus on cyclical risks, the countercyclical capital buffer is not suitable to address structural systemic risks.</p> <p>Pillar 2: The SSM Pillar 2 framework does not foresee addressing structural systemic risks. Also the Pillar 2 framework of the FMA for LSIs does not foresee addressing structural systemic risks</p>
<p>6. Cross-border and cross-sector impact of the measure</p>	
<p>6.1 Assessment of cross-border effects and the likely impact on the Internal Market (Article 133(9)(d) of the CRD and Recommendation ESRB/2015/2³)</p>	<p>In line with the findings regarding the economic impact of the SyRB at the national level, no significant cross-border effects and no impact on the Internal Market are expected.</p> <ul style="list-style-type: none"> ○ The exposure in CESEE is of particular importance as it is very large both in relation to the total assets of Austrian banks and in relation to the size of the respective foreign markets. It is not expected that the application of the SyRB on a consolidated basis will result in higher capital requirements on a subsidiary level in the individual countries.

³ Recommendation of the European Systemic Risk Board of 15 December 2015 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2015/3) (OJ C 97, 12.3.2016, p. 9).

6.2 Assessment of leakages and regulatory arbitrage within the notifying Member State	N/A
6.3 Request for reciprocation by other Member States (Article 134(5) CRD and Recommendation ESRB/2015/2)	No.
6.4 Justification for the request for reciprocation by other Member States (Article 134(5) CRD and Recommendation ESRB/2015/2)	N/A

7. Combination of the SyRB with other buffers

<p>7.1 Combination with G-SII and/or O-SII buffers (Article 131(15) CRD)</p>	<p>Is the sum of the systemic risk buffer rate and the higher of the O-SII/G-SII buffer rates to which the same institution is subject above 5%? No</p> <p>Please provide a list of the institutions subject to a G-SII or an O-SII buffer, indicating the G-SII or O-SII buffer and the sum of the G-SII/O-SII and SyRB buffers (a combined buffer rate of over 5% requires authorisation by the Commission).</p>																																
	<p><u>Consolidated level</u></p> <table border="1" data-bbox="630 1146 1461 1668"> <thead> <tr> <th>Name of institution</th> <th>G-SII/O-SII buffer rate</th> <th>O-SII consolidation level</th> <th>Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td>1,75%</td> <td>Consolidated</td> <td>2,75%</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td>1,75%</td> <td>Consolidated</td> <td>2,75%</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td>1,75%</td> <td>Consolidated</td> <td>2,25%</td> </tr> <tr> <td>BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft</td> <td>0,90%</td> <td>Consolidated</td> <td>1,40%</td> </tr> <tr> <td>Raiffeisenlandesbank Oberösterreich Aktiengesellschaft</td> <td>0,90%</td> <td>Consolidated</td> <td>1,40%</td> </tr> <tr> <td>RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung</td> <td>0,90%</td> <td>Consolidated</td> <td>1,40%</td> </tr> <tr> <td>VOLKSBANK WIEN AG</td> <td>0,45%</td> <td>Consolidated</td> <td>0,95%</td> </tr> </tbody> </table>	Name of institution	G-SII/O-SII buffer rate	O-SII consolidation level	Sum of G-SII/O-SII and SyRB rates	Erste Group Bank AG	1,75%	Consolidated	2,75%	Raiffeisen Bank International AG	1,75%	Consolidated	2,75%	UniCredit Bank Austria AG	1,75%	Consolidated	2,25%	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,90%	Consolidated	1,40%	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,90%	Consolidated	1,40%	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0,90%	Consolidated	1,40%	VOLKSBANK WIEN AG	0,45%	Consolidated	0,95%
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BAWAG P.S.K. Bank für Arbeit und Wirtschaft und Österreichische Postsparkasse Aktiengesellschaft	0,90%	Consolidated	1,40%																														
Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,90%	Consolidated	1,40%																														
RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	0,90%	Consolidated	1,40%																														
VOLKSBANK WIEN AG	0,45%	Consolidated	0,95%																														
<p><u>Individual Level</u></p> <table border="1" data-bbox="630 1736 1461 1964"> <thead> <tr> <th>Name of institution</th> <th>G-SII/O-SII buffer rate</th> <th>O-SII consolidation level</th> <th>Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr> <td>Erste Group Bank AG</td> <td>1,75%</td> <td>Individual level</td> <td>2,25%</td> </tr> <tr> <td>Raiffeisen Bank International AG</td> <td>1,75%</td> <td>Individual level</td> <td>2,25%</td> </tr> <tr> <td>UniCredit Bank Austria AG</td> <td>1,75%</td> <td>Individual level</td> <td>2,25%</td> </tr> <tr> <td>BAWAG P.S.K. Bank für Arbeit und Wirtschaft und</td> <td>0,90%</td> <td>Individual level</td> <td>1,40%</td> </tr> </tbody> </table>	Name of institution	G-SII/O-SII buffer rate	O-SII consolidation level	Sum of G-SII/O-SII and SyRB rates	Erste Group Bank AG	1,75%	Individual level	2,25%	Raiffeisen Bank International AG	1,75%	Individual level	2,25%	UniCredit Bank Austria AG	1,75%	Individual level	2,25%	BAWAG P.S.K. Bank für Arbeit und Wirtschaft und	0,90%	Individual level	1,40%													
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	Österreichische Postsparkasse Aktiengesellschaft			
	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft	0,90%	Individual level	1,40%
	RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG	0,90%	Individual level	1,40%
	Erste Bank der oesterreichischen Sparkassen AG	0,90%	Individual level	1,40%
7.2 Combination with other systemic risk buffers (Article 133(11) and (12) CRD)	N.A.			
8. Miscellaneous				
8.1 Contact person(s)/mailbox at notifying authority	Ursula Hauser-Rethaller (ursula.hauser-rethaller@fma.gv.at) Nina Nenning (nina.nenning@fma.gv.at)			
8.2 Any other relevant information	-			
8.3 Date of the notification	- 22/11/2024			