



BASEL III – SÄULE 3

AUFSICHTLICHE OFFENLEGUNG

LÄNDERSPEZIFISCHE BERICHTERSTATTUNG

31.12.2025

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Einleitung

Die aufsichtlichen Bestimmungen sehen von Seiten der Banken die Offenlegung von bestimmten Informationen zu den Risiken, zur Angemessenheit der aufsichtlichen Eigenmittel, zur Risikoexposition und zu den Risikomessungs- und Steuerungstechniken vor, um die Markttransparenz zu erhöhen. Diese Informationen müssen gemäß Teil VIII der Capital Requirements Regulation (Verordnung (EU) 575/2013 sog. CRR, nachfolgend geändert durch die Verordnung (EU) 876/2019 sog. CRR2 und die Verordnung (EU) 1623/2024 sog. CRR3), veröffentlicht werden.

Die Raiffeisenkasse Eisacktal Gen. veröffentlicht in diesem Dokument Informationen, die den von der Durchführungsverordnung (EU) 3172/2024 vorgesehenen einheitlichen Meldebogen und Tabellen entsprechen. Dabei werden jedoch nur die Informationen, die von den kleinen und nicht komplexen Instituten gemäß Art. 433b CRR offenzulegen sind, veröffentlicht.

Im vorliegenden Dokument werden zudem im Sinne des Rundschreibens der Banca d'Italia 285/2013 zur Umsetzung des Art. 89 der Richtlinie (EU) 36/2013 (sog. CRD) die Informationen zur Länderspezifischen Berichterstattung (sog. „country by country reporting“) geliefert.

1. Offenlegung des Anwendungsbereichs (Art. 436 CRR)

Die in diesem Dokument veröffentlichten Informationen beziehen sich auf die Raiffeisenkasse Eisacktal Gen.

2. Offenlegung von Schlüsselparametern (Art. 447 CRR)

Meldebogen EU KM1: Schlüsselparameter Art. 447 a), b), c), d), e), f), g):

		a	b	c	d	e
		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	111.660.130	110.596.497	110.484.251	108.844.264	99.628.373
2	Tier 1 capital	111.660.130	110.596.497	110.484.251	108.844.264	99.628.373
3	Total capital	111.660.130	110.596.497	110.484.251	108.844.264	99.628.373
Risk-weighted exposure amounts						
4	Total risk exposure amount	480.169.610	452.722.184	456.726.373	445.317.757	464.051.940
4a	Total risk exposure pre-floor	480.169.610	452.722.184	456.726.373	445.317.757	0
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	23,254%	24,429%	24,190%	24,442%	21,469%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	23,254%	24,429%	24,190%	24,442%	0,000%
6	Tier 1 ratio (%)	23,254%	24,429%	24,190%	24,442%	21,469%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	23,254%	24,429%	24,190%	24,442%	0,000%
7	Total capital ratio (%)	23,254%	24,429%	24,190%	24,442%	21,469%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	23,254%	24,429%	24,190%	24,442%	0,000%
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 (%)	2,00%	2,00%	2,00%	2,00%	1,20%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,10%	1,10%	1,10%	1,10%	0,70%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,50%	1,50%	1,50%	1,50%	0,90%
EU 7g	Total SREP own funds requirements (%)	10,00%	10,00%	10,00%	10,00%	9,20%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,500%	2,500%	2,500%	2,500%	2,500%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,000%	0,000%	0,000%	0,000%	0,000%
9	Institution specific countercyclical capital buffer (%)	0,019%	0,019%	0,018%	0,018%	0,016%
EU 9a	Systemic risk buffer (%)	0,875%	0,872%	0,874%	0,435%	0,426%
10	Global Systemically Important Institution buffer (%)	0,000%	0,000%	0,000%	0,000%	0,000%
EU 10a	Other Systemically Important Institution buffer (%)	0,000%	0,000%	0,000%	0,000%	0,000%
11	Combined buffer requirement (%)	3,394%	3,391%	3,392%	2,953%	2,942%
EU 11a	Overall capital requirements (%)	13,394%	13,391%	13,392%	12,953%	12,142%
12	CET1 available after meeting the total SREP own funds requirements (%)	13,254%	14,429%	14,190%	14,442%	12,269%
Leverage ratio						
13	Total exposure measure	962.815.314	942.534.829	971.442.254	891.122.750	865.978.547
14	Leverage ratio (%)	11,60%	11,73%	11,37%	12,21%	11,48%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	251.467.280	250.005.009	273.324.874	205.474.257	203.045.351
EU 16a	Cash outflows - Total weighted value	112.909.555	110.830.813	106.065.409	109.445.521	95.623.576
EU 16b	Cash inflows - Total weighted value	45.941.257	72.168.308	19.743.329	100.037.845	41.614.406
16	Total net cash outflows (adjusted value)	66.968.298	38.662.505	86.322.080	27.361.380	54.009.170
17	Liquidity coverage ratio (%)	375,502%	646,634%	316,634%	750,965%	375,946%
Net Stable Funding Ratio						
18	Total available stable funding	743.460.003	743.483.146	726.345.389	733.512.694	698.108.069
19	Total required stable funding	481.795.583	473.802.952	472.130.321	498.521.375	478.812.255
20	NSFR ratio (%)	154,310%	156,918%	153,844%	147,138%	145,800%

Hinweis zu den von der Bank verwendeten Berechnungsmethoden der Eigenkapitalanforderungen und den damit verbundenen Standards:

- für die Ermittlung des Risikokapitals zum Kreditrisiko setzt die Bank den Standardansatz ein;
- in der Berechnung der Eigenkapitalunterlegung des Gegenparteiausfallrisikos von Derivaten verwendet die Raiffeisenkasse Eisacktal Gen. die Ursprungsrisikomethode;
- in Übereinstimmung mit den geltenden Aufsichtsbestimmungen, sind Banken, die die Bedingungen gemäß Art. 94 CRR erfüllen und insbesondere deren Handelsportfolio weniger als 50 Mio. Euro ausmacht, von der Anwendung der Bestimmungen bezüglich der Marktrisiken ausgenommen. Solche Expositionen werden daher aus aufsichtlicher Sicht wie jene, die im Anlagebuch gehalten werden, behandelt, und sie werden mit den gesamten gewichteten Risikoaktiva summiert. Zum 31.12.2025 hält die Bank kein Handelsportfolio;
- im Hinblick auf den NSFR-Indikator verwendet die Raiffeisenkasse Eisacktal Gen. die vereinfachte Methode nicht, welche für kleine und nicht komplexe Institute anwendbar ist.

3. Offenlegung von Eigenmitteln (Art. 437 CRR)

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	330.279	(h)
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	106.861.268	
3	Accumulated other comprehensive income (and other reserves)	5.248.347	
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) 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	112.439.894	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-213.584	
8	Intangible assets (net of related tax liability) (negative amount)	-1.032	(a) minus (d)
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-157.192	
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 and indirect holdings by an institution of own CET1 instruments (negative amount)	-30.042	
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		
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) 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		
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		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	-377.916	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-779.766	
29	Common Equity Tier 1 (CET1) capital	111.660.130	

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) 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) subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) 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 and indirect 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		
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)	111.660.130	
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) 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) subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b (2) 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 and indirect 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 and indirect 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		
55	Direct and indirect 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		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital	0	
58	Tier 2 (T2) capital	0	
59	Total capital (TC = T1 + T2)	111.660.130	
60	Total risk exposure amount	480.169.610	

Aufsichtliche Offenlegung zum 31.12.2025

Capital ratios and requirements including buffers			
61	Common Equity Tier 1		23,254%
62	Tier 1		23,254%
63	Total capital		23,254%
64	Institution CET1 overall capital requirements		8,994%
65	of which: capital conservation buffer requirement		2,500%
66	of which: countercyclical capital buffer requirement		0,019%
67	of which: systemic risk buffer requirement		0,875%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		0,000%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		1,100%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements		13,254%
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	6.456.303	
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		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	309.611	
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		
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		
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		
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	

4. Länderspezifische Berichterstattung (gemäß Rund. Banca d'Italia Nr. 285/2013 erster Teil Titel III Kapitel 2 und Art. 89 EU-Richtlinie 36/2013 sog. CRD)

Raiffeisenkasse Eisacktal Gen.

A) Gegenstand der Genossenschaft

Die Genossenschaft hat das Sammeln von Spargeldern und das Betreiben von Kreditgeschäften in den verschiedenen Formen zum Gegenstand. Sie kann unter Beachtung der geltenden Bestimmungen alle zulässigen Bankgeschäfte und Finanzdienstleistungen sowie jedes weitere auf die Erreichung des Genossenschaftszweckes abzielende Hilfsgeschäft oder jedenfalls damit im Zusammenhang stehende Geschäft nach Maßgabe der von der Aufsichtsbehörde erlassenen Bestimmungen betreiben. Die Genossenschaft entfaltet ihre Tätigkeit auch gegenüber Nichtmitgliedern. Die Genossenschaft kann in Übereinstimmung mit den geltenden normativen Bestimmungen Obligationen und andere Finanzinstrumente ausgeben. Die Genossenschaft kann mit den gesetzlich vorgeschriebenen Bewilligungen Wertpapiergeschäfte für Rechnung Dritter unter der Bedingung abwickeln, dass der Auftraggeber im Falle des Ankaufes den Preis vorschießt oder im Falle des Verkaufes die Wertpapiere vorher aushändigt. Bei der Abwicklung der Geschäfte in fremder Währung und bei der Verwendung von Terminkontrakten oder anderen derivativen Produkten übernimmt die Genossenschaft keine spekulativen Positionen und hält gleichzeitig den Unterschiedsbetrag der eigenen Aktiv- und Passivposten in fremder Währung innerhalb der von der Aufsichtsbehörde festgesetzten Grenzen. Sie kann ferner den Kunden Terminkontrakte auf Wertpapiere oder Devisen und andere derivative Produkte anbieten, wenn dadurch Risiken abgedeckt werden, die sich aus anderen Geschäften ergeben. In keinem Falle kann die Genossenschaft die den Mitgliedern zur Zeichnung vorbehaltenen Finanzinstrumente in einem Ausmaß verzinsen, das die für die Dividenden vorgesehene Höchstgrenze um mehr als 2 Prozentpunkte übersteigt. Die Genossenschaft kann innerhalb der von der Aufsichtsbehörde festgesetzten Grenzen Beteiligungen übernehmen.

B) Umsatz (Position 120 der Gewinn- und Verlustrechnung des Jahresabschlusses zum 31. Dezember 2025): 34.904.605 Euro

C) Anzahl der Mitarbeiter auf Vollzeit-Basis: 82,97

D) Gewinn (Verlust) vor Steuern (Position 260 der Gewinn- und Verlustrechnung des Jahresabschlusses zum 31. Dezember 2025): 10.738.107 Euro

E) Steuern auf das Betriebsergebnis (Position 270 der Gewinn- und Verlustrechnung des Jahresabschlusses zum 31. Dezember 2025): 1.380.505 Euro

F) Erhaltene öffentliche Beiträge: 0 Euro.