

Basel3: SÄULE 3

- Aufsichtliche Offenlegung
- Länderspezifische Berichterstattung

zum 31.12.2025



INHALTSVERZEICHNIS

Einleitung	3
1. Offenlegung des Anwendungsbereichs (Art. 436 CRR)	4
2. Offenlegung von Schlüsselparametern.....	5
3. Offenlegung von Eigenmitteln	8
4. Länderspezifische Berichterstattung	15



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 Bank 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 Vintl Genossenschaft**



2. Offenlegung von Schlüsselparametern

(Art. 447)

Meldebogen EU KM1: Schlüsselparameter

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	36163874	36135023	36159649	36059915	33835027
2	Tier 1 capital	36163874	36135023	36159649	36059915	33835027
3	Total capital	36163874	36135023	36159649	36059915	33835027
	Risk-weighted exposure amounts					
4	Total risk exposure amount	12953017 5	127468946	125451315	120125808	123228578
4a	Total risk exposure pre-floor	12953017 5	127468946	125451315	120125808	0
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	0,27919	0,28348	0,28824	0,30018	0,27457
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	0,27919	0,28348	0,28824	0,30018	0
6	Tier 1 ratio (%)	0,27919	0,28348	0,28824	0,30018	0,27457
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	0,27919	0,28348	0,28824	0,30018	0
7	Total capital ratio (%)	0,27919	0,28348	0,28824	0,30018	0,27457
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	0,27919	0,28348	0,28824	0,30018	0
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,025	0,022	0,022	0,022	0,022
EU7e	of which: to be made up of CET1 capital (percentage points)	0,014	0,012	0,012	0,012	0,012
EU7f	of which: to be made up of Tier 1 capital (percentage points)	0,019	0,017	0,017	0,017	0,017
EU7g	Total SREP own funds requirements (%)	0,105	0,102	0,102	0,102	0,102
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					



8	Capital conservation buffer (%)	0,025	0,025	0,025	0,025	0,025
E U 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0	0	0	0
9	Institution specific countercyclical capital buffer (%)	0	0	0	0	0
E U 9a	Systemic risk buffer (%)	0,00896	0,00896	0,00895	0,00445	0,00437
1 0	Global Systemically Important Institution buffer (%)	0	0	0	0	0
E U 1 0a	Other Systemically Important Institution buffer (%)	0	0	0	0	0
1 1	Combined buffer requirement (%)	0,03396	0,03396	0,03395	0,02945	0,02937
E U 1 1a	Overall capital requirements (%)	0,13896	0,13596	0,13595	0,13145	0,13137
1 2	CET1 available after meeting the total SREP own funds requirements (%)	0,17419	0,18148	0,18624	0,19818	0,17257
Leverage ratio						
1 3	Total exposure measure	285508988	287841931	273373802	282132432	268806842
1 4	Leverage ratio (%)	0,12666	0,12554	0,13227	0,12781	0,12553
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
E U 1 4a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
E U 1 4 b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
E U 1 4c	Total SREP leverage ratio requirements (%)	0,03	0,03	0,03	0,03	0,03
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
E U 1 4 d	Leverage ratio buffer requirement (%)	0	0	0	0	0



E U 1 4 e	Overall leverage ratio requirement (%)	0,03	0,03	0,03	0,03	0,03
Liquidity Coverage Ratio						
1 5	Total high-quality liquid assets (HQLA) (Weighted value - average)	101364133	106404846	95358273	106083728	98040067
E U 1 6a	Cash outflows - Total weighted value	27747582	29829014	27026051	28195512	25123179
E U 1 6 b	Cash inflows - Total weighted value	4997603	10205519	14008978	8394877	4335585
1 6	Total net cash outflows (adjusted value)	22749979	19623496	13017073	19800635	20787594
1 7	Liquidity coverage ratio (%)	4,45557	5,42232	7,32563	5,35759	4,71628
Net Stable Funding Ratio						
1 8	Total available stable funding	235042772	237250976	229936061	235247854	227538400
1 9	Total required stable funding	131759819	128826112	127203288	129952231	124629552
2 0	NSFR ratio (%)	1,78387	1,84164	1,80763	1,81026	1,82572

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;
- Einzig im Hinblick auf das Gegenparteausfallrisiko und insbesondere auf die Ermittlung des Risikokapitals für Derivate verwendet die Raiffeisenkasse 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 die vereinfachte Methode nicht, welche für kleine und nicht komplexe Institute anwendbar ist.



3. Offenlegung von Eigenmitteln

(Art. 437)

Meldebogen EU CC1: Zusammensetzung der aufsichtsrechtlichen Eigenmittel

		(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	65168	(h)
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	35927273	
3	Accumulated other comprehensive income (and other reserves)	307648	
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	36300089	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-49703	
8	Intangible assets (net of related tax liability) (negative amount)	-32369	(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)	-51143	
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)	-3000	
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	0	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-136215	
29	Common Equity Tier 1 (CET1) capital	36163874	
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)	36163874	
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)	36163874	
60	Total risk exposure amount	129530175	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	0,27919	
62	Tier 1	0,27919	
63	Total capital	0,27919	
64	Institution CET1 overall capital requirements	0,09296	
65	of which: capital conservation buffer requirement	0,025	
66	of which: countercyclical capital buffer requirement	0	
67	of which: systemic risk buffer requirement	0,00896	
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	0,014	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0,17419	
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)	1797895	
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)	121648	
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 Vintl Genossenschaft

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): **7.808.165,27 €**

c) **Anzahl der Mitarbeiter auf Vollzeit-Basis: 26,25**

d) **Gewinn (Verlust) vor Steuern** (Position 260 der Gewinn- und Verlustrechnung des Jahresabschlusses zum 31. Dezember 2025): **2.978.374,14 €**

e) **Steuern auf das Betriebsergebnis** (Position 270 der Gewinn- und Verlustrechnung des Jahresabschlusses zum 31. Dezember 2025): **369.385,29€**

f) **Erhaltene öffentliche Beiträge über 10.000 Euro: Keine**