



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Raiffeisen Bank International AG
<b>LEI Code</b>	9ZHRYM6F437SQJ6OUG95
<b>Country Code</b>	AT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2022 EU-wide Transparency Exercise

### Key Metrics

Raiffeisen Bank International AG

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	11,273	11,812	12,156	14,620	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,273	11,812	11,958	14,373	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,919	13,460	13,832	16,292	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	12,919	13,460	13,634	16,046	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,298	15,807	15,989	18,254	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,298	15,807	15,791	18,007	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	88,860	89,928	104,029	109,023	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	88,860	89,928	104,029	109,023	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.69%	13.14%	11.69%	13.41%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.69%	13.14%	11.50%	13.18%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.54%	14.97%	13.30%	14.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.54%	14.97%	13.11%	14.72%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.22%	17.58%	15.37%	16.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.22%	17.58%	15.18%	16.52%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.82%	6.14%	6.28%	6.68%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2022 EU-wide Transparency Exercise

### Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,919	13,460	13,832	16,292	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	12,919	13,460	13,634	16,046	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	221,813	219,173	220,079	243,991	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.82%	6.14%	6.28%	6.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.82%	6.14%	6.19%	6.58%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise  
Capital

Raiffeisen Bank International AG

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>15,298</b>	<b>15,807</b>	<b>15,989</b>	<b>18,254</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>11,273</b>	<b>11,812</b>	<b>12,156</b>	<b>14,620</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,974	5,974	5,974	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,527	9,768	10,104	11,480	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,301	-3,314	-3,327	-3,329	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-365	-358	-358	-361	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	487	524	578	568	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-2	26	-19	C.01.00 (0250,0050)	Articles 12 to 15 and 46, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-659	-674	-675	-687	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (d) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-11	-39	-14	-12	C.01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	-18	-149	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-4	-45	-80	-68	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 26(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-4	-45	-80	-68	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-22	-22	-28	-24	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-247	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-98	0	-224	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	198	247	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	198	247	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,647</b>	<b>1,647</b>	<b>1,676</b>	<b>1,673</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,647	1,647	1,676	1,673	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>12,919</b>	<b>13,460</b>	<b>13,832</b>	<b>16,292</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,379</b>	<b>2,347</b>	<b>2,157</b>	<b>1,961</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,093	2,061	2,038	1,962	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	286	286	119	0	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>88,860</b>	<b>89,928</b>	<b>104,029</b>	<b>109,023</b>	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	198	263	C.01.00 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.69%</b>	<b>13.14%</b>	<b>11.69%</b>	<b>13.41%</b>	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.54%</b>	<b>14.97%</b>	<b>13.30%</b>	<b>14.94%</b>	CA1 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.22%</b>	<b>17.58%</b>	<b>15.37%</b>	<b>16.74%</b>	CA2 (3)	-
	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>11,273</b>	<b>11,812</b>	<b>11,958</b>	<b>14,373</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
Memo Items	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.69%</b>	<b>13.14%</b>	<b>11.52%</b>	<b>13.22%</b>	GA1 (E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	198	247	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Raiffeisen Bank International AG

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	72,126	72,739	83,277	87,304	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	25,701	26,175	28,458	31,346	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	37,909	37,918	46,156	47,879	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	7,783	7,903	7,911	7,325	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	479	439	423	488	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,494	1,291	1,891	2,149	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	255	256	260	435	C 02.00 (r0640, c0010)
Settlement risk	0	6	11	107	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	699	1,268	1,238	1,472	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,630	4,952	5,524	6,111	C 02.00 (r0520, c0010)
Of which the standardised approach	2,515	2,383	4,028	4,613	C 02.00 (r0530, c0010)
Of which IMA	3,116	2,569	1,496	1,498	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,655	9,415	11,827	11,446	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,567	3,737	3,717	3,791	C 02.00 (r0610, c0010)
Of which advanced measurement approach	5,089	5,678	8,110	7,654	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	88,860	89,928	104,029	109,023	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

**2022 EU-wide Transparency Exercise**  
**P&L**  
Raiffeisen Bank International AG

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,305	4,588	1,386	3,141
Of which debt securities income	236	311	84	186
Of which loans and advances income	2,635	3,593	1,152	2,679
Interest expenses	867	1,269	403	947
(Of which deposits expenses)	391	559	251	637
(Of which debt securities issued expenses)	156	219	53	110
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	32	35	4	25
Net Fee and commission income	1,450	1,957	676	1,551
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	0	3	-33
Gains or (-) losses on financial assets and liabilities held for trading, net	-32	-95	193	374
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	34	32	55
Gains or (-) losses from hedge accounting, net	-5	-1	-20	-36
Exchange differences (gain or (-) loss), net	45	116	-34	-103
Net other operating income /(expenses)	76	102	16	48
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,024</b>	<b>5,466</b>	<b>1,853</b>	<b>4,074</b>
(Administrative expenses)	1,911	2,607	705	1,497
(Cash contributions to resolution funds and deposit guarantee schemes)	155	174	122	158
(Depreciation)	289	392	105	217
Modification gains or (-) losses, net	-6	-11	-1	-9
(Provisions or (-) reversal of provisions)	174	338	113	175
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	14	7
(Commitments and guarantees given)	0	12	43	75
(Other provisions)	175	325	55	92
Of which pending legal issues and tax litigation <sup>1)</sup>	0	304	0	0
Of which restructuring <sup>2)</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	152	283	276	486
(Financial assets at fair value through other comprehensive income)	0	-2	6	6
(Financial assets at amortised cost)	153	284	270	480
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-62	-56	36	-7
(of which Goodwill)	0	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	54	82	14	40
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-18	-29	-3	7
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,434</b>	<b>1,771</b>	<b>507</b>	<b>1,586</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,137</b>	<b>1,404</b>	<b>440</b>	<b>1,296</b>
Profit or (-) loss after tax from discontinued operations	0	86	18	453
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,137</b>	<b>1,490</b>	<b>458</b>	<b>1,749</b>
Of which attributable to owners of the parent	1,036	1,354	442	1,709

<sup>1)</sup> Information available only as of end of the year

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Raiffeisen Bank International AG

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	43,131				38,551				40,115				53,540				IAS 1.54 (f)	
Financial assets held for trading	3,911	1,631	2,267	13	4,105	1,565	2,528	13	5,205	1,381	3,736	88	7,505	1,506	5,905	94	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	794	316	43	434	815	334	31	450	819	299	34	486	689	156	31	501	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	290	233	34	23	264	230	33	0	258	218	40	0	192	154	37	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,781	3,641	943	198	4,657	3,695	765	197	4,243	3,324	517	402	3,666	2,989	419	258	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	132,196				132,518				130,915				141,746				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	458	0	458	0	630	0	630	0	1,024	0	1,024	0	938	0	938	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-125				-279				-727				-958				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	4,767				10,451				10,396				6,493					
<b>TOTAL ASSETS</b>	<b>190,203</b>				<b>191,713</b>				<b>192,248</b>				<b>213,810</b>				IAS 1.9(a), I.G 6	

<sup>1</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	4,575	59	0	-3	-1	0	4,461	50	0	-1	0	0	3,816	293	0	-1	-7	0	3,400	70	0	-1	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	14,925	369	0	-5	-7	0	15,187	283	0	-3	-5	0	14,580	1,541	0	-3	-74	0	15,660	1,941	0	-4	-133	0	Annex V.Part 1.31, 44(b)
	Loans and advances	97,747	18,828	2,666	-199	-652	-1,707	96,980	19,826	2,471	-192	-682	-1,566	92,429	22,298	2,469	-212	-824	-1,538	102,056	22,111	2,769	-291	-882	-1,729	Annex V.Part 1.31, 44(a)

<sup>1</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>2</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	5,616	5,873	6,645	8,356	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,398	1,323	1,212	1,164	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	165,350	161,799	160,688	182,158	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	532	828	1,306	1,916	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-265	-536	-805	-1,041	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	1,177	1,381	1,493	1,169	IAS 37.10; IAS 1.54(l)
Tax liabilities	128	131	132	176	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	826	582	798	1,828	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	4,829	4,933	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>174,764</b>	<b>176,211</b>	<b>176,403</b>	<b>195,725</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>15,439</b>	<b>15,502</b>	<b>15,845</b>	<b>18,086</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>190,203</b>	<b>191,713</b>	<b>192,248</b>	<b>213,810</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		2,174	2,722	4,220	6,665	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	11	6	3	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	296	243	194	181	Annex V.Part 1.31
Deposits	Central banks	9,758	9,534	9,576	9,545	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	27	36	31	32	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,236	2,818	3,049	3,300	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,218	1,109	868	885	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	29,301	25,000	24,927	27,669	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,193	3,769	4,325	6,340	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,334	11,215	11,392	13,246	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,875	5,494	5,789	6,158	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	42,496	44,228	44,018	53,719	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	34,001	34,422	33,964	42,600	ECB/2013/33 Annex 2.Part 2.9.1
	Households	58,313	56,655	54,979	60,767	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	45,999	44,331	41,567	44,892	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		15,873	16,133	16,170	16,241	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,398	2,977	2,891	2,655	Annex V.Part 1.37
Other financial liabilities		1,107	1,268	1,325	2,259	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>172,897</b>	<b>169,822</b>	<b>169,852</b>	<b>193,594</b>	



2022 EU-wide Transparency Exercise

Market Risk

Raiffeisen Bank International AG

SA		IM										IM									
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)		As of 30/09/2021										As of 31/12/2021									
As of 30/09/2021		As of 31/12/2021		As of 30/09/2021							As of 30/09/2021		As of 31/12/2021		As of 31/12/2021					As of 31/12/2021	
Traded Debt Instruments	1,926	1,846	33	6	74	15						32	8	57	12						
Of which: General risk	965	1,038	33	6	74	15						32	8	57	12						
Of which: Specific risk	960	808	0	0	0	0						0	0	0	0						
Equities	184	221	0	0	0	0						0	0	0	0						
Of which: General risk	61	87	0	0	0	0						0	0	0	0						
Of which: Specific risk	93	118	0	0	0	0						0	0	0	0						
Foreign exchange risk	399	311	39	10	154	36						39	13	109	58						
Commodities risk	4	5	0	0	0	0						0	0	0	0						
<b>Total</b>	<b>2,513</b>	<b>2,382</b>	<b>57</b>	<b>12</b>	<b>192</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>56</b>	<b>17</b>	<b>149</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,569</b>
As of 31/03/2022		As of 30/06/2022		As of 31/03/2022							As of 31/03/2022		As of 30/06/2022					As of 30/06/2022			
Traded Debt Instruments	1,535	1,755	22	9	59	12						29	14	53	20						
Of which: General risk	987	1,021	22	9	59	12						29	14	53	20						
Of which: Specific risk	548	734	0	0	0	0						0	0	0	0						
Equities	81	87	0	0	0	0						0	0	0	0						
Of which: General risk	14	10	0	0	0	0						0	0	0	0						
Of which: Specific risk	42	49	0	0	0	0						0	0	0	0						
Foreign exchange risk	2,402	2,761	23	7	48	13						21	6	48	13						
Commodities risk	5	9	0	0	0	0						0	0	0	0						
<b>Total</b>	<b>4,028</b>	<b>4,612</b>	<b>36</b>	<b>12</b>	<b>84</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,496</b>	<b>39</b>	<b>17</b>	<b>80</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,498</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	48,230	51,282	1,101		46,496	49,244	1,113	
	Regional governments or local authorities	1,750	1,728	104		1,750	1,728	102	
	Public sector entities	1,601	1,679		1,601	1,642	79		
	Multilateral Development Banks	884	1,051	0		866	2,450	0	
	International Organisations	630	649	0		670	669	0	
	Institutions	1,476	1,476	390		1,279	1,291	359	
	Corporates	8,641	7,106	6,214		9,143	7,234	6,680	
	of which: SME	3,596	3,564	2,614		3,528	3,567	2,514	
	Secured by mortgages on immovable property	10,635	8,654	5,764		11,041	8,318	5,965	
	of which: SME	1,910	1,549	885		1,966	1,592	909	
	Exposures in default	12,421	12,683	6,752		12,668	12,465	6,886	
	of which: SME	1,879	1,869	663		1,940	1,913	653	
	Items associated with particularly high risk	941	310	240	618	860	300	256	583
	Covered bonds	237	192	288		219	176	264	
Claims on institutions and corporates with a ST credit assessment	71	71	11		57	57	6		
Other exposures	1,123	1,123	1,790		1,164	1,164	1,883		
Standardised Total <sup>2</sup>	91,660	93,960	25,832	950	90,542	89,682	26,208	930	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.  
<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
AUSTRIA	(in EUR, %)								
	Central governments or central banks	19,007	20,094	0		18,261	17,236	0	
	Regional governments or local authorities	135	212	0		132	201	0	
	Public sector entities	646	630	30		84	60	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	174	179	21		171	190	46	
	Corporates	927	875	854		959	867	840	
	of which: SME	143	125	104		156	132	106	
	Secured by mortgages on immovable property	470	372	279		465	371	280	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4,288	4,164	1,515		4,659	4,333	1,571	
	of which: SME	322	319	92		313	309	88	
	Items associated with particularly high risk	48	39	29	11	39	29	10	10
	Covered bonds	152	124	186		128	114	171	
Claims on institutions and corporates with a ST credit assessment	36	36	0		23	23	0		
Other exposures	136	136	35		135	135	31		
Standardised Total <sup>2</sup>	27,660	28,860	7,832	34	26,832	26,208	7,832	37	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
CZECH REPUBLIC	(in EUR, %)								
	Central governments or central banks	10,464	10,510	0		9,742	9,550	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	45	0		45	46	0	
	Corporates	2,076	1,824	1,643		2,129	1,799	1,602	
	of which: SME	1,188	1,084	904		1,134	1,146	948	
	Secured by mortgages on immovable property	1,468	1,086	775		1,605	1,212	869	
	of which: SME	322	218	124		329	224	128	
	Exposures in default	2,229	2,108	728		2,226	2,108	724	
	of which: SME	1,615	1,614	515		1,666	1,604	509	
	Items associated with particularly high risk	75	60	90	38	72	55	82	34
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Other exposures	8	8	10		8	8	10		
Standardised Total <sup>2</sup>	13,111	13,111	4,111	75	12,722	12,722	4,111	78	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
RUSSIAN FEDERATION	(in EUR, %)								
	Central governments or central banks	4	4	2		4	4	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	29	21		9	9	9	
	Corporates	664	570	515		578	637	579	
	of which: SME	314	248	193		316	258	200	
	Secured by mortgages on immovable property	3,202	2,611	1,852		3,416	2,979	2,064	
	of which: SME	36	33	19		33	36	17	
	Exposures in default	1,273	1,267	565		1,603	1,596	578	
	of which: SME	176	176	92	148	172	169	95	126
	Items associated with particularly high risk	205	57	60		174	47	49	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Other exposures	39	39	39		37	37	37		
Standardised Total <sup>2</sup>	5,209	5,209	1,966	136	5,176	5,176	1,966	174	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SLOVAKIA	(in EUR, %)								
	Central governments or central banks	5,562	5,559	0		5,687	5,684	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	3		13	13	3	
	Corporates	546	484	424		575	496	422	
	of which: SME	296	276	248		305	278	241	
	Secured by mortgages on immovable property	899	851	533		1,032	889	559	
	of which: SME	676	593	339		685	603	345	
	Exposures in default	41	24	14		39	21	13	
	of which: SME	32	31	11	47	27	26	9	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Other exposures	53	53	132		49	49	122		
Standardised Total <sup>2</sup>	6,209	6,209	2,266	72	6,204	6,204	2,266	80	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ROMANIA	Central governments or central banks	3,173	3,178	0		3,813	4,430	0	
	Regional governments or local authorities	217	204	41		259	229	46	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		7	7	1	
	Corporates	196	190	160		207	193	171	
	of which: SME	98	94	74		104	95	73	
	Retail	234	223	71		139	126	73	
	of which: SME	128	117	67		133	120	68	
	Secured by mortgages on immovable property	14	13	7		13	12	6	
	of which: SME	4	3	1		4	3	1	
	Exposures in default	13	4	4	8	12	4	4	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	3	3	37		3	3	37		
Equity	10	10	17		10	10	17		
Other exposures	10	10	17		10	10	17		
Standardised Total <sup>3</sup>				14				13	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
HUNGARY	Central governments or central banks	3,174	4,234	0		3,976	4,572	0	
	Regional governments or local authorities	52	29	0		23	27	0	
	Public sector entities	14	0	0		21	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	28		42	42	0	
	Corporates	224	192	180		210	185	173	
	of which: SME	57	46	46		56	46	46	
	Retail	330	39	46		342	36	27	
	of which: SME	79	6	6		90	15	9	
	Secured by mortgages on immovable property	31	21	9		23	23	23	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	24	34	5	30	24	34	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	33	33	35		33	33	35		
Equity	15	15	15		15	15	15		
Other exposures	15	15	15		15	15	15		
Standardised Total <sup>3</sup>				8				8	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	Central governments or central banks	35	312	0		30	296	0	
	Regional governments or local authorities	1,106	1,106	0		1,137	1,137	0	
	Public sector entities	152	152	0		218	218	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	225	224	66		196	195	54	
	Corporates	147	139	136		171	161	157	
	of which: SME	57	56	56		63	63	63	
	Retail	20	12	12		17	17	17	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	50	49	19		50	49	19	
	of which: SME	9	9	9		9	9	9	
	Exposures in default	18	8	10	15	14	2	17	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	4	4	4		4	4	4		
Equity	24	24	24		24	24	24		
Other exposures	24	24	24		24	24	24		
Standardised Total <sup>3</sup>				17				19	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
CROATIA	Central governments or central banks	1,805	1,810	0		2,076	2,082	0	
	Regional governments or local authorities	0	0	0		2	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	86	78		119	84	77	
	Corporates	41	36	36		39	34	26	
	of which: SME	126	123	110		126	120	104	
	Retail	142	107	61		150	115	66	
	of which: SME	139	103	54		139	103	53	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	105	30	31	75	95	29	30	65
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	1	1	1		1	1	1		
Equity	164	164	170		163	163	174		
Other exposures	164	164	170		163	163	174		
Standardised Total <sup>3</sup>				112				101	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SERBIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	116	114	103		116	114	103	
	Corporates	49	48	37		50	48	38	
	of which: SME	249	208	140		255	212	143	
	Retail	224	196	105		196	155	89	
	of which: SME	204	201	72		216	213	77	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	18	6	6	12	20	7	7	12
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	10	10	10		11	11	11		
Equity	50	50	50		52	52	52		
Other exposures	50	50	50		52	52	52		
Standardised Total <sup>3</sup>				21				21	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UKRAINE	Central governments or central banks	795	794	794		793	795	795	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2,801	1,454	1,299		2,234	1,577	1,459	
	of which: SME	612	627	602		644	646	608	
	Retail	677	841	559		672	842	549	
	of which: SME	197	124	71		198	122	70	
	Secured by mortgages on immovable property	244	229	148		298	283	199	
	of which: SME	79	72	44		79	72	44	
	Exposures in default	49	14	16	33	49	11	11	29
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	10	10	10		12	12	12		
Other exposures	10	10	10		12	12	12		
Standardised Total <sup>3</sup>				65				64	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	40,746	40,446	1,631		47,630	50,471	2,593	
	Regional governments or local authorities	1,823	1,776	101		1,811	1,769	102	
	Public sector entities	926	988	19		1,051	1,083	18	
	Multilateral Development Banks	891	8,862	0		846	2,096	0	
	International Organisations	822	821	0		1,043	1,042	0	
	Institutions	3,266	3,268	234		3,667	3,667	312	
	Corporates	9,121	7,449	8,024		10,513	8,375	8,686	
	of which: SME	3,266	3,268	2,084		4,446	3,655	2,370	
	Retail	10,318	7,703	5,503		13,736	10,190	7,360	
	of which: SME	1,876	1,532	875		1,965	1,563	905	
	Secured by mortgages on immovable property	10,759	13,143	7,354		13,423	13,213	8,559	
	of which: SME	1,991	1,959	714		1,880	1,861	577	
	Exposures in default	864	262	291	502	1,126	373	422	723
	Items associated with particularly high risk	220	162	243		177	141	211	
	Covered bonds	55	55	0		55	55	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	132	132	104		129	129	83		
Equity	1,170	1,170	1,897		1,098	1,098	1,787		
Other exposures	7,266	7,266	3,188		9,111	8,091	3,369		
Standardised Total <sup>4</sup>	96,064	88,993	28,593	1,028	99,224	96,984	33,516	1,200	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries listed by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
AUSTRIA	Central governments or central banks	10,449	20,799	13		20,475	21,827	19	
	Regional governments or local authorities	193	209	0		187	203	0	
	Public sector entities	514	498	0		520	489	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	551	564	440		646	654	38	
	Corporates	968	903	871		1,029	933	911	
	of which: SME	137	132	106		131	106	83	
	Retail	113	118	88		906	822	466	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5,234	4,907	4,206		4,933	4,703	4,674	
	of which: SME	320	317	91		332	328	91	
	Exposures in default	40	36	38	0	28	28	22	7
	Items associated with particularly high risk	120	105	158		140	120	181	
	Covered bonds	24	24	0		24	24	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	130	130	56		125	125	37		
Equity	1,012	1,012	1,020		940	940	1,318		
Other exposures	1,143	1,143	1,062		7,336	7,336	1,245		
Standardised Total <sup>4</sup>	36,064	38,993	12,593	22	39,224	39,984	13,516	10	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	6,007	7,622	0		6,550	8,277	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	327	327	274		322	322	102	
	Corporates	2,347	1,897	1,684		2,487	2,048	1,803	
	of which: SME	1,422	1,422	1,029		1,402	1,157	828	
	Retail	1,482	1,099	784		1,659	1,169	831	
	of which: SME	228	224	128		222	221	126	
	Secured by mortgages on immovable property	2,608	2,464	829		2,462	2,392	770	
	of which: SME	1,092	1,089	305		1,058	1,057	292	
	Exposures in default	69	44	38	33	67	33	31	33
	Items associated with particularly high risk	93	51	77		93	14	22	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	8	8	8		9	9	9		
Equity	0	0	0		0	0	0		
Other exposures	37	37	37		30	30	30		
Standardised Total <sup>4</sup>	9,494	12,593	2,593	79	10,224	13,516	2,516	76	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	3	3	3		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	17	25		39	39	39	
	Corporates	670	720	720		1,011	938	799	
	of which: SME	314	237	277		461	349	263	
	Retail	33	29	18		42	40	23	
	of which: SME	1,421	1,406	520		2,284	2,273	894	
	Secured by mortgages on immovable property	1,521	1,471	70		199	185	66	
	of which: SME	176	176	47	131	319	93	98	222
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	392	392	392		372	376	376		
Standardised Total <sup>4</sup>	9,494	12,593	2,593	314	10,224	13,516	2,516	342	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SLOVAKIA	Central governments or central banks	6,820	6,822	0		5,065	5,062	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	140	2		49	49	2	
	Corporates	627	529	463		726	591	523	
	of which: SME	330	289	224		334	299	231	
	Retail	1,012	1,011	564		924	861	537	
	of which: SME	686	601	343		695	611	349	
	Secured by mortgages on immovable property	461	451	161		491	491	121	
	of which: SME	27	26	9	52	22	22	7	43
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	49	49	122		50	50	126		
Equity	0	0	0		0	0	0		
Other exposures	343	343	402		292	292	360		
Standardised Total <sup>4</sup>	9,494	12,593	2,593	82	10,224	13,516	2,516	88	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.











		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
ROMANIA	Central banks and central governments	5	0	5	2	0	16	0	0
	Institutions	106	0	46	19	0	139	0	85
	Corporates	5,672	101	3,466	2,312	109	6,108	95	3,233
	Corporates - Of Which: Specialised Lending	781	37	741	465	0	41	36	872
	Corporates - Of Which: SME	1,561	34	518	0	30	1,620	21	
	Retail	4,528	168	3,892	1,959	118	4,616	158	3,981
	Retail - Secured on real estate property	1,807	60	1,505	882	72	68	1,832	59
	Retail - Secured on real estate property - Of Which: SME	29	0	27	12	0	2	25	11
	Retail - Secured on real estate property - Of Which: non-SME	1,778	59	1,477	870	72	67	1,806	58
	Retail - Qualifying Revolving	369	10	702	241	2	13	1,004	10
	Retail - Other Retail	1,732	98	1,686	1,136	43	104	1,781	90
	Retail - Other Retail - Of Which: SME	182	13	136	30	5	15	199	14
	Retail - Other Retail - Of Which: non-SME	1,550	85	1,550	1,096	38	89	1,582	76
Equity	6	0	6	10	0	6	0	6	
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
HUNGARY	Central banks and central governments	52	0	52	22	0	54	0	0
	Institutions	172	1	946	128	0	1	734	69
	Corporates	4,781	111	2,995	1,826	0	74	4,852	95
	Corporates - Of Which: Specialised Lending	641	48	306	160	0	58	482	48
	Corporates - Of Which: SME	722	21	110	169	0	12	756	118
	Retail	1,171	77	1,145	829	83	76	1,148	69
	Retail - Secured on real estate property	569	50	509	402	46	44	603	44
	Retail - Secured on real estate property - Of Which: SME	7	1	7	9	1	1	6	7
	Retail - Secured on real estate property - Of Which: non-SME	561	48	501	402	45	43	596	40
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	302	28	276	337	45	31	286	25
	Retail - Other Retail - Of Which: SME	55	9	52	51	17	8	47	8
	Retail - Other Retail - Of Which: non-SME	247	19	224	287	28	23	239	17
Equity	5	0	5	12	0	5	0	5	
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	823	0	715	299	0	0	1,895	1,787
	Corporates	6,857	172	5,972	3,197	0	69	6,023	5,663
	Corporates - Of Which: Specialised Lending	306	0	283	155	2	0	287	158
	Corporates - Of Which: SME	86	0	69	53	0	3	95	78
	Retail	6	0	6	1	0	0	4	4
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	4	4
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	0
	Retail - Other Retail	1	0	1	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	0
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
CROATIA	Central banks and central governments	51	0	51	25	0	53	26	0
	Institutions	13	0	11	8	0	17	0	15
	Corporates	2,061	68	1,127	696	37	2,109	67	1,169
	Corporates - Of Which: Specialised Lending	92	0	84	54	0	0	105	83
	Corporates - Of Which: SME	525	47	287	135	0	0	536	47
	Retail	1	0	1	0	0	1	0	1
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	38	0	38	67	0	34	0	34
Equity									
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
SERBIA	Central banks and central governments	1,351	0	1,106	738	0	1,225	0	979
	Institutions	23	0	21	19	0	23	22	28
	Corporates	2,628	22	1,267	1,146	0	2,761	22	1,385
	Corporates - Of Which: Specialised Lending	45	0	45	40	0	6	44	31
	Corporates - Of Which: SME	882	17	456	335	13	898	17	456
	Retail	356	20	327	242	19	18	361	20
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1
	Retail - Qualifying Revolving	284	1	45	22	3	1	48	24
	Retail - Other Retail	281	19	281	220	18	16	285	20
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	281	19	281	220	18	16	285	20
Equity	5	0	5	13	0	5	0	5	
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)									
UKRAINE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	529	1	35	112	0	5	481	62
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	0	1	1	0	0	15	1
	Retail	28	0	28	7	0	0	10	8
	Retail - Secured on real estate property	24	0	23	4	0	0	8	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	23	4	0	0	8	1
	Retail - Qualifying Revolving	3	0	3	1	0	1	0	1
	Retail - Other Retail	2	0	2	2	0	1	0	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	2	0	1	0	2
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2021

(min EUR)		Direct exposures															Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa																	
	Others																	
		<b>Total</b>	<b>1,558</b>	<b>1,542</b>	<b>155</b>	<b>0</b>	<b>0</b>	<b>401</b>	<b>1,000</b>	<b>11</b>	<b>109</b>	<b>3</b>	<b>88</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>473</b>	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Raiffeisen Bank International AG

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0
f 1Y - 2Y f		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
f 5Y - 10Y f		97	97	0	0	0	0	97	0	0	0	0	0	0	0	0
f 10Y - more	88	88	0	0	0	0	88	0	0	0	0	0	0	51	0	
<b>Total</b>		<b>194</b>	<b>194</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>194</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>51</b>	<b>0</b>	<b>9</b>
	Others	f 0 - 3M f	153	143	3	0	10	120	0	0	0	0	0	0	0	0
f 3M - 1Y f		153	153	14	0	9	9	131	0	0	0	0	0	0	0	0
f 1Y - 2Y f		191	191	34	0	13	13	144	0	0	0	0	0	0	0	0
f 2Y - 3Y f		266	266	28	0	18	18	228	0	0	0	0	0	0	0	0
f 3Y - 5Y f		549	549	24	0	112	112	412	0	0	0	0	0	0	0	0
f 5Y - 10Y f		503	502	2	0	1	1	501	0	0	0	0	0	0	0	0
f 10Y - more	98	97	1	0	0	0	97	0	0	0	0	0	10	0	0	
<b>Total</b>		<b>1,904</b>	<b>1,902</b>	<b>105</b>	<b>0</b>	<b>162</b>	<b>1,635</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>670</b>	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
 Performing and non-performing exposures  
 Raiffeisen Bank International AG

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	37,356	0	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	20,436	0	9	0	0	16	0	0	0	20,497	0	0	0	0	10	0	0	0	0	0	0	0	0	
Central banks	363	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,573	0	0	0	0	8	0	0	0	15,745	0	0	0	0	4	0	0	0	0	0	0	0	0	0
Credit institutions	2,869	0	0	0	0	0	0	0	0	2,999	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	701	0	8	0	0	6	0	0	0	763	0	0	0	0	5	0	0	0	0	0	0	0	0	0
Non-financial corporations	931	0	0	0	0	1	0	0	0	986	0	0	0	0	1	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	120,020	113	2,924	2,924	2,666	852	1,824	1,707	646	120,035	95	2,717	2,717	2,471	874	1,684	1,566	628	628	628	628	628	628	628
Central banks	11,233	0	0	0	0	0	0	0	0	12,005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,961	0	1	1	1	1	1	1	0	1,296	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Credit institutions	5,379	0	4	4	4	0	3	3	0	4,568	0	4	4	4	0	4	4	4	4	4	4	4	4	4
Other financial corporations	10,794	0	120	120	100	44	46	42	5	11,399	0	113	113	92	47	45	36	4	4	4	4	4	4	4
Non-financial corporations	50,840	47	1,591	1,591	1,438	430	963	888	244	51,599	30	1,503	1,503	1,365	444	913	837	250	250	250	250	250	250	250
of which: small and medium-sized enterprises	12,737	23	552	552	488	161	347	322	159	12,360	17	479	479	420	141	315	291	161	161	161	161	161	161	161
of which: Loans collateralised by commercial immovable property	10,324	8	527	527	407	132	208	162	148	11,724	1	478	478	368	137	199	159	168	168	168	168	168	168	168
Households	39,815	66	1,209	1,209	1,123	372	810	773	398	39,148	65	1,096	1,096	1,009	383	723	688	372	372	372	372	372	372	372
of which: Loans collateralised by residential immovable property	26,437	10	506	506	479	189	286	259	219	26,417	11	468	468	446	204	270	243	198	198	198	198	198	198	198
of which: Credit for consumption	10,752	51	641	641	636	161	477	463	20	10,321	49	541	541	537	162	403	390	2	2	2	2	2	2	2
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	177,835	113	2,934	2,934	2,666	867	1,825	1,708	646	172,989	95	2,717	2,717	2,471	884	1,684	1,566	628	628	628	628	628	628	628
<b>OFF-BALANCE SHEET EXPOSURES</b>	52,097		234	234	234	116	63	63	26	57,698		213	213	213	129	58	58	30	30	30	30	30	30	30

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Raiffeisen Bank International AG

	As of 31/03/2022											As of 30/06/2022													
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>				Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>				
			Of which: defaulted		Of which Stage 3			Of which Stage 3					Of which: defaulted		Of which Stage 3			Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	33,876	3	5	5	5	5	0	5	5	5	0	46,558	0	4	4	4	4	4	4	4	0	4	4	4	0
<b>Debt securities (including at amortised cost and fair value)</b>	20,720	0	0	0	0	0	84	0	0	0	0	21,380	1	0	0	0	0	0	0	0	138	0	0	0	0
Central banks	4	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16,298	0	0	0	0	0	49	0	0	0	0	16,617	0	0	0	0	0	0	0	66	0	0	0	0	0
Credit institutions	2,581	0	0	0	0	0	1	0	0	0	0	2,841	0	0	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	821	0	0	0	0	0	30	0	0	0	0	896	1	0	0	0	0	0	0	58	0	0	0	0	0
Non-financial corporations	1,016	0	0	0	0	0	5	0	0	0	0	1,022	0	0	0	0	0	0	0	14	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	118,892	115	2,738	2,738	2,469	1,036	1,651	1,538	595	965	127,732	171	3,066	3,066	2,769	1,173	1,829	1,729	638						
Central banks	8,026	0	0	0	0	0	0	0	0	0	10,580	0	0	0	0	0	0	0	0	2	0	0	0	0	0
General governments	1,860	0	4	4	4	1	0	0	0	4	2,071	0	30	30	1	0	0	0	0	1	0	0	0	0	38
Credit institutions	5,248	5	4	4	4	4	6	3	3	3	6,387	0	4	4	4	4	4	4	4	7	4	4	4	4	0
Other financial corporations	10,953	0	221	221	162	48	52	44	4	6	12,087	0	235	235	172	55	81	72	6						
Non-financial corporations	52,625	38	1,438	1,438	1,282	549	888	795	262	262	53,815	83	1,602	1,602	1,463	618	953	894	339						
of which: small and medium-sized enterprises	12,461	25	462	462	408	180	312	289	69	69	14,379	21	582	582	523	188	354	338	225						
of which: Loans collateralised by commercial immovable property	11,835	6	477	477	366	125	202	157	237	237	12,566	7	493	493	416	121	214	183	226						
Households	39,496	72	1,062	1,062	1,014	432	727	696	233	233	42,793	89	1,189	1,189	1,092	490	791	769	265						
of which: Loans collateralised by residential immovable property	26,802	16	493	493	438	225	263	238	190	190	28,079	13	499	499	427	169	259	240	200						
of which: Credit for consumption	10,202	51	546	546	543	187	413	402	1	1	11,891	71	655	655	638	238	490	480	1						
<b>DEBT INSTRUMENTS other than HFT</b>	172,297	118	2,733	2,733	2,474	1,120	1,456	1,543	595	595	195,470	172	3,073	3,073	2,774	1,311	1,834	1,734	638						
<b>OFF-BALANCE SHEET EXPOSURES</b>	57,406		202	202	202	173	56	56	22	22	62,406		219	219	218	243	56	56	59						

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/511 - TFS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,177</b>	<b>1,327</b>	<b>893</b>	<b>773</b>	<b>1,497</b>	<b>463</b>	<b>3,009</b>	<b>1,350</b>	<b>895</b>	<b>794</b>	<b>1,421</b>	<b>421</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	1	1	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	203	76	44	33	0	0	205	69	36	29	0	0
Non-financial corporations	2,251	928	640	549	1,083	300	2,153	991	669	592	1,047	270
of which: small and medium-sized enterprises	1,095	430	258	207	734		1,076	394	247	196	716	
Households	722	322	208	190	414	163	651	290	189	172	374	151
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,177</b>	<b>1,327</b>	<b>893</b>	<b>773</b>	<b>1,497</b>		<b>3,009</b>	<b>1,350</b>	<b>895</b>	<b>794</b>	<b>1,421</b>	
<b>Loan commitments given</b>	<b>191</b>	<b>61</b>	<b>16</b>	<b>13</b>	<b>10</b>	<b>2</b>	<b>167</b>	<b>38</b>	<b>15</b>	<b>13</b>	<b>9</b>	<b>2</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,916	1,205	832	743	1,420	385	3,274	1,285	886	780	1,500	353
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	199	54	35	27	0	0	266	124	38	30	0	0
Non-financial corporations	2,075	876	609	546	1,063	245	2,250	873	645	572	1,159	217
of which: small and medium-sized enterprises	659	261	191	163	375		1,100	366	222	184	751	
Households	642	275	188	170	357	140	758	287	203	178	340	136
DEBT INSTRUMENTS other than HFT	2,916	1,205	832	743	1,420		3,274	1,285	886	780	1,500	
Loan commitments given	158	41	12	7	8	2	188	45	9	4	8	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Raiffeisen Bank International AG

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin				
	Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin
A Agriculture, forestry and fishing	1,598	49	49	1,594	50	0	1,542	43	43	1,542	46	0	1,549	45	45	1,549	56	0	1,765	104	104	1,765	87	0
B Mining and quarrying	1,065	92	92	1,065	103	0	1,000	96	96	1,002	192	0	91	99	99	91	114	0	1,469	111	111	1,469	178	0
C Manufacturing	11,676	298	298	11,676	233	0	11,890	256	256	11,890	241	0	12,430	261	261	12,430	297	0	12,427	352	352	12,426	336	0
D Electricity, gas, steam and air conditioning supply	1,519	93	93	1,519	80	0	1,564	90	90	1,564	81	0	1,726	91	91	1,726	85	0	1,694	83	83	1,694	77	0
E Water supply	267	2	2	267	3	0	280	1	1	280	3	0	288	2	2	288	6	0	327	3	3	327	12	0
F Construction	1,875	113	113	1,871	100	0	1,757	64	64	1,753	54	0	1,726	65	65	1,720	61	0	1,951	67	67	1,947	72	0
G Wholesale and retail trade	14,623	294	294	14,614	298	0	11,775	216	216	11,767	206	0	11,395	197	197	11,380	231	0	11,807	214	214	11,802	257	0
H Transport and storage	7,227	144	144	7,227	119	0	7,916	146	146	7,916	118	0	7,928	164	164	7,928	127	0	7,928	172	172	7,928	141	0
I Accommodation and food service activities	773	124	124	773	58	0	799	119	119	799	56	0	699	121	121	699	54	0	713	120	120	713	56	0
J Information and communication	1,833	30	30	1,833	35	0	1,978	23	23	1,978	23	0	1,927	22	22	1,927	30	0	2,218	32	32	2,218	29	0
K Financial and insurance activities	1,038	21	21	1,035	25	0	970	21	21	967	25	0	1,053	21	21	1,050	31	0	1,075	22	22	1,072	30	0
L Real estate activities	8,173	238	238	8,125	210	0	8,329	219	219	8,294	215	0	8,690	220	220	8,656	204	0	9,035	211	211	8,989	200	0
M Professional, scientific and technical activities	4,030	68	68	4,030	61	0	4,311	64	64	4,311	67	0	4,733	64	64	4,733	69	0	4,649	66	66	4,649	81	0
N Administrative and support service activities	1,337	18	18	1,337	28	0	1,254	121	121	1,254	57	0	1,297	14	14	1,297	19	0	1,336	15	15	1,336	21	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	8	0	0	8	0	0	7	0	0	7	0	0	6	0	0	6	0	0
P Education	56	2	2	56	2	0	65	2	2	65	2	0	47	2	2	47	2	0	46	2	2	46	2	0
Q Human health services and social work activities	902	18	18	902	21	0	863	17	17	862	17	0	863	17	17	863	20	0	904	16	16	904	21	0
R Arts, entertainment and recreation	150	3	3	150	4	0	137	3	3	137	4	0	134	4	4	134	5	0	152	4	4	152	7	0
S Other services	158	4	4	158	5	0	170	4	4	170	4	0	122	4	4	122	5	0	139	4	4	139	4	0
Loans and advances	50,840	1,591	1,591	50,721	1,398	0	51,599	1,503	1,503	51,549	1,357	0	52,625	1,436	1,436	52,567	1,417	0	53,815	1,602	1,602	53,724	1,571	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.