

Bank Name	Raiffeisen Bank International AG
LEI Code	9ZHRYM6F437SQJ6OUG95
Country Code	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.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,888	15,643	15,792	15,819	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	15,551	15,170	15,436	15,468	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	17,561	17,319	17,477	17,501	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $\bf 1$ capital as if IFRS $\bf 9$ or analogous ECLs transitional arrangements had not been applied transitional definition	17,224	16,846	17,120	17,149	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	19,967	19,702	19,867	19,854	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	19,630	19,511	19,763	19,745	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
Risk exposure amounts						
Total risk exposure amount	108,496	97,680	98,592	99,207	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	108,496	97,680	98,592	99,207	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.64%	16.01%	16.02%	15.95%	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	14.33%	15.53%	15.66%	15.59%	(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	16.19%	17.73%	17.73%	17.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	17.25%	17.36%	17.29%	(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	18.40%	20.17%	20.15%	20.01%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	19.97%	20.05%	19.90%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	243,880	235,640	244,518	235,798	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	7.20%	7.35%	7.15%	7.42%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,561	17,319	17,477	17,501	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	17,224	16,846	17,120	17,149	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	243,880	235,640	244,518	235,798	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	243,880	235,640	244,518	235,798	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.20%	7.35%	7.15%	7.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.06%	7.15%	7.00%	7.27%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Raiffeisen Bank International AG

			A £ 20 / 00 / 2022	4 - 4 24 /42 /2022	4	A (20 (05 (2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022 19,702	As of 31/03/2023 19.867	As of 30/06/2023	C 01.00 (10010.40010)	REGULATION Articles 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	-,			-,	C 01.00 (+0010,+0010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	15,888	15,643	15,792	15,819		Article 50 of CRR
	A.1.1	instruments)	5,974	5,971	5,971	5,971	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,391	13,326	13,847	14,157	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-2,165	-3,571	-3,794	-4,110	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-392	-403	-433	-457	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	572	607	673	681	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-71	-50	-86	-64	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-677	-605	-636	-606	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-23	-20	-20	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-40	-30	-36	-43	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(1) of ORF; Articles 36(1) point (b) (iii) and 370(1) of ORF, Articles 36(1) point (b) (iv) and 155(4) of ORF.
	A.1.14.1	Of which: from securitisation positions (-)	-40	-30	-36	-43	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-27	-34	-50	-42	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-17	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	337	473	356	351	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	337	473	356	351	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,673	1,676	1,684	1,681	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,673	1,676	1,684	1,681	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0714,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	17,561	17,319	17,477	17,501	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,406	2,383	2,391	2,353	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,406	2,383	2,349	2,303	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	282	295	293	C01.00 (r0310,r0010) + C 01.00 (r0320,c0010) + C 01.00 (r0330,c0010) + C 01.00 (r0400,c0010) + C 01.00 (r0550,c0010) + C 01.00 (r0550,c0010) + C 10.00 (r0570,c0010) + C 01.00 (r0574,c0010) + C 01.00 (r0578,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	-282	-252	-243	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	108,496	97,680	98,592	99,207	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	271	231	128	132	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.64%	16.01%	16.02%	15.95%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.19%	17.73%	17.73%	17.64%	CA3 (3)	•
CETI Granital	C.3	TOTAL CAPITAL RATIO (transitional period)	18.40%	20.17%	20.15%	20.01%	CA3 (5) (A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,551	15,170	15,436	15,468	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	*
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.37%	15.57%	15.68%	15.61%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	337	473	356	351	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	-282	-252	-243	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	82,543	74,717	75,428	74,994	C 02.00 (r0040, c0010) -{C 07.00 (r0050, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0050, c0260, 5001) + C 08.01 (r0040, c0260, 5002) + C 08.01 (r0040, c0260, 5002) + C 08.01 (r0050, c0260, 5002) + C 08.01 (r0040, c0260, 5002) + C 08.01 (r0050, c0260, 5002) + C 08.01 (r0060, c0260, 5002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	31,069	28,733	27,551	27,466	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	43,199	37,932	39,089	38,420	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	7,582	7,302	8,122	8,238	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	433	409	376	578	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,397	1,492	1,789	1,799	C 07.00 (1099), 0220, 901) + C 07.00 (10110, 0220, 901) + C 07.00 (10130, 0220, 901) + C 08.01 (10040, 0260, 9011) + C 08.01 (10050, 0260, 9011) + C 08.01 (10040, 0260, 902) + C 08.01 (10040, 0260, 902) + C 08.01 (10050, 0260, 902) + C 08.01 (10040, 0260, 902) + C 08.00 (10040, 902) + C 08.00 (10
Credit valuation adjustment - CVA	436	280	278	296	C 02.00 (r0640, c0010)
Settlement risk	86	19	18	38	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,470	1,618	1,601	1,708	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,357	6,889	6,726	7,968	C 02.00 (r0520, c0010)
Of which the standardised approach	5,434	5,634	5,222	6,325	C 02.00 (r0530, c0010)
Of which IMA	1,923	1,255	1,504	1,642	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (4010, 0680)*12.5+C 20.00 (40110,d+850)*12.5+MAX(C 24.00(+0010, d:090),C 24.00(+0010,d:100),C 24.00(+0010,d:010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,205	12,667	12,752	12,404	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,714	12,667	12,752	12,404	C 02.00 (r0610, c0010)
Of which advanced measurement approach	10,491	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	108,496	97,680	98,592	99,207	

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

² 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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Raiffeisen Bank International AG

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	5,090	7,249	2,444	5,054
Of which debt securities income	303	436	159	356
Of which loans and advances income	4,367	6,312	2,047	3,714
Interest expenses	1,502	2,198	1,061	2,305
(Of which deposits expenses)	1,026	1,521	651	1,501
(Of which debt securities issued expenses)	179	285	137	288
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	36	39	7	14
Net Fee and commission income	2,658	3,846	960	1,686
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	-53	-86	-15	-15
Gains or (-) losses on financial assets and liabilities held for trading, net	571	531	-101	-196
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	64	67	12	31
Gains or (-) losses from hedge accounting, net	-21	-41	-10	-17
Exchange differences [gain or (-) loss], net	-150	78	175	287
Net other operating income /(expenses)	45	87	4	26
TOTAL OPERATING INCOME, NET	6,740	9,572	2,416	4,564
(Administrative expenses)	2,318	3,204	926	1,854
(Cash contributions to resolution funds and deposit quarantee schemes)	197	225	134	140
(Depreciation)	327	446	107	218
Modification gains or (-) losses, net	-4	-11	3	-7
(Provisions or (-) reversal of provisions)	228	561	102	410
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	10	4
(Commitments and guarantees given)	55	65	4	-21
(Other provisions)	173	496	88	427
Of which pending legal issues and tax litigation ¹	0	-103	0	0
Of which restructuring ¹	0	-10	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	665	883	294	278
(Financial assets at fair value through other comprehensive income)	5	15	1	1
(Financial assets at amortised cost)	660	868	293	277
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	35	147	7	9
(of which Goodwill)	0	68	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	69	99	26	60
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	9	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,043	4,203	875	1,708
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,458	3,347	698	1,321
Profit or (-) loss after tax from discontinued operations	453	453	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,911	3,800	698	1,321
Of which attributable to owners of the parent	2,804	3,629	655	1,228

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31/	/03/2023			As of 30,	/06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	55,979				53,673				51,502				48,380				IAS 1.54 (i)
Financial assets held for trading	9,576	1,395	8,113	68	6,397	1,010	5,358	29	6,641	1,739	4,890	11	6,652	1,846	4,791	15	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	653	141	23	488	678	126	24	527	704	126	25	554	716	121	25	570	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	91	55	36	0	84	48	36	0	87	52	35	0	84	52	32	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,394	2,782	399	214	3,199	2,442	536	221	3,057	2,327	498	232	2,993	2,174	567	253	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	144,496				137,219				142,867				141,129				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,176	0	1,176	0	1,608	0	1,608	0	1,500	0	1,500	0	1,465	0	1,465	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	-944				-947				-823				-771				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,059				4,771				4,998				4,985				
TOTAL ASSETS	219,481				206,682				210,532				205,634				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,176	59	0	-1	-1	0	2,997	160	2	-1	-13	-1	2,869	123	2	-1	-13	-1	2,544	351	6	-1	-14	-1	Annex V.Part 1.31, 44(b)
comprehensive income	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	Debt securities	16,650	1,742	0	-5	-176	0	17,952	950	0	-6	-151	0	19,799	979	0	-6	-190	0	21,255	1,468	0	-6	-205	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	105,805	20,329	2,858	-309	-896	-1,777	97,590	20,715	2,771	-326	-858	-1,671	101,520	20,778	2,621	-343	-1,009	-1,591	95,522	23,055	2,495	-310	-970	-1,531	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ 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.



Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	10,085	8,455	8,572	8,559	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,032	950	1,036	1,132	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	184,919	175,234	178,065	173,097	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,452	2,054	1,908	1,771	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,146	-1,217	-1,063	-967	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,169	1,410	1,344	1,477	IAS 37.10; IAS 1.54(I)
Tax liabilities	193	217	223	178	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	1,356	781	1,188	1,030	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	200,060	187,884	191,273	186,277	IAS 1.9(b);IG 6
TOTAL EQUITY	19,421	18,798	19,259	19,358	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	219,481	206,682	210,532	205,634	IAS 1.IG6

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



Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		9,073	6,858	6,145	5,895	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6	7	5	5	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities	149	83	482	452	Annex V.Part 1.31
	Central banks	9,513	8,914	4,967	4,135	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	12	29	11	26	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,967	2,892	3,121	4,149	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	726	1,146	983	1,002	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	31,183	24,628	29,925	29,420	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5,961	3,053	6,390	3,949	ECB/2013/33 Annex 2.Part 2.9.1
Берозісэ	Other financial corporations	13,297	13,389	12,693	12,237	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,618	5,449	5,386	4,827	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	53,260	49,773	49,583	45,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,736	38,308	36,650	34,356	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,060	58,840	59,196	58,388	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	44,740	43,098	42,423	41,205	Annex V.Part 1.42(f), 44(c)
Debt securities issued		17,464	18,954	21,818	22,577	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	2,940	2,515	2,553	2,554	Annex V.Part 1.37
Other financial liabilities		1,515	2,355	1,646	1,733	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		198,488	186,693	189,580	184,559	



2023 EU-wide Transparency Exercise Market Risk

	SA						м									IM						
	34		VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	INCREME AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITAL (FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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		1	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk	1.578 935	962 451	24	8	47 47	12 12							38 20	11	47	11						
Of which: General risk Of which: Specific risk	643	510	0	0	0	0							0	0	0	0						
Equities	87	74	ō	ō	ō	ō							0	ō	ō	ō						
Of which: General risk	19	. 8	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	45 3.760	33 4.591	0	12	0 50	17							12	0	0	0						
Commodities risk	3,700	4,391	0	0	0	0							0	ő	0	0						
Total	5,433	5,633	59	22	94	29	0	0	0	0	0	1,923	43	12	57	15	0	0	0	0	0	1,255
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments	979	991	45	18	56	21							42	9	60	16						
Of which: General risk	441	531	45	18	56	21							42	9	60	16						
Of which: Specific risk	539	460	0	0	0	0							0	0	0	0						
Equities	75	86	0	0	0	0							0	0	0	0						
Of which: General risk	10	13	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	36 4,146	44 5,230	0	0	0	0							0	0	0	0						
Commodities risk	4,146	5,230 16	0	0	0	0							13	0	0	0						
Total	5,220	6.323	50	20	70	26	0	0	0	0	0	1,504	50	13	82	26	0	0	0	0	0	1.642

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 OVI template.



					Standardised A	pproach								
			As of 30/09/2022 As of 31/12/2022											
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions*	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	54,382	57,530	2,478		52,967	56,518	2,666						
	Regional governments or local authorities	1,843	1,788	115		1,843	1,818	128						
	Public sector entities	658	684	18		623	700	16						
	Multilateral Development Banks	1,065 1.398	2,310	0		1,117	2,792	0						
	International Organisations	1,398 1,398 0 1,540 1,607 367	1,547 1,398	1,546 1,473	241									
	Institutions	1,540	1,607 8,202	8,363		1,398	7,200	7,274						
	Corporates of which: SME	4.383	3,617	3,175		3,575	2,783	2,431						
	Of Which: SME Retail	13,336	9.820	7.087		12,681	9,463	6,823						
	of which: SME	1,931	1,558	890		1.886	1,535	877						
Consolidated data	Secured by mortgages on immovable property	13.948	13.681	6.645		13.425	13,178							
	of which: SMF	1.845	1.825	566		1.017	997	343						
	Exposures in default	1.621	726	950	846	1.305	508	635	787					
	Items associated with particularly high risk	218	167	250		200	156	233						
	Covered bonds	55	55	6		39	39	4						
l	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	127	127	94		123	123	66						
l	Equity	1,023	1,023	1,602		1,011	1,010	1,537						
	Other exposures	3,890	3,856	3,301		5,118	3,793	3,112						
		105 241	102 972	21 275	1 700	105 626	100 219	20 106	1 200					

		⁽¹⁾ Starting from the 2023 exercise, walva adjustements and provisions for the consolidated data include: general credit risk adjustments, for the considerecy with the data per country of counterparty									
					Standardised A	proach					
			As of 30/09/	2022			As of 31	12/2022			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providines* Original Exposure* Exposure Value* Risk exposure amount Value adjustment and providines*									
	(min EUR. %) Central governments or central banks	27,124	28,359	0		23,408	24,777	40			
	Regional governments or local authorities	184	199	0		180	194	0			
	Public sector entities	83	53	0		86	7	1			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	448	530	46		456	548	54			
	Corporates	1,161	1,026	1,003		1,145	1,005	976			
	of which: SME	132	106	83		164	140	111			
	Retail	760	471	353		624	400	300			
AUSTRIA	of which: SME		5,256	1.842		5,700		1,940			
7100711471	Secured by mortoaces on immovable property of which: SME	5,446 306	5,256	1,842		5,700	5,531 293	1,940			
	or which: SME Exposures in default	39	303	25	7	47	293	64	-		
	Items associated with particularly high risk	172	145	217	,	179	151	226			
	Covered bonds	23	23	217		23	23	2			
	Claims on institutions and corporates with a ST credit assessment	10		i i		10	10	l â			
	Collective investments undertakings (CIU)	121	121	36		116	116	23			
	Equity	867	867	1,338		861	861	1,306			
	Other exposures	1.251	1,249	1.169		2.419	1.115	1,115			
	Standardised Total ²				20				25		

		(c) Total state adjustment and provincia per Colonia or Colonia per Society de Colonia (colonia de Colonia de									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR, %) Central governments or central banks	8.725	8,444			8,390	8.467				
	Regional governments or local authorities	0,725	1	0		0,330	1				
	Public sector entities	i o	17	3		ò	16	3			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	35	35	7		19	19	4			
	Corporates	2,502	2,114	1,861		1,507	1,184	1,027			
	of which: SME	1,635	1,456	1,203		851	711				
	Retail	1,601	1,139	816		2,556	2,072	1,512			
CZECH REPUBLIC	of which: SME	223	218	125		240	235				
CEECH NEI OBEIC	Secured by mortoages on immovable property	2,508 1.069	2,498 1.067	808		2,547	2,532 308	886			
	of which: SME	1,069	1,06/	296	~	309 77	308	97			
	Exposures in default Items associated with particularly high risk	90	17	34	29	17	31	30	44		
	Covered bonds	30				17					
1	Claims on institutions and corporates with a ST credit assessment	ı .	0	0		ů					
	Collective investments undertakings (CIU)	i o	ō	0		ō	ō	i i			
1	Equity	9	9	9		10	10	10			
	Other exposures	282	282	282		235	235	234			
	Standardised Total ²				74				100		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SLOVAKIA	Grant on communities (control hand 10%, m.) Grant of the communities of head substitutes Public access entitles Public access entitles Public access entitles Control to Co	5,129 3 3 0 0 2, 23 320 920 920 920 920 920 920 920 920 920 9	5,338 2 0 0 0 0 2 599 300 863 614 51 22 23 0 0 0	0 0 0 0 0 0 0 522 234 537 351 17 7 7 34 0 0 0 0	62	6,455 3 0 0 0 4 755 775 975 779 27 27 82 1 1 0 0 0 4	6,454 2 0 0 0 0 2 617 330 833 630 79 79 27 30 1 0 0 0 4 4 6 4 6 6 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 1 543 245 557 360 27 9 33 1 0 0 0 115 132 245	52		
	Standardised Total ²		25	300	102		400	27	85		

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
ROMANIA	Central deveraments or central salests shalks seather entitles shalks shalks seather entitles shalks shalks seather entitles shalks seather entitles shalks shalks seather entitles shalks s	3,118 308 0 0 0 7 240 155 152 8 3 9 9 0 0 0 0 0 3	3,842 257 0 0 7 210 966 131 123 8 3 3 0 0	51 0 0 1 1 199 74 76 70 5 1 1 0 0 0 0 0 5 3 7	6	3,661 337 0 0 12 246 115 121 22 9 0 0	4,415 287 0 0 122 220 103 110 102 8 2 2 3 0 0	0 57 0 0 2 199 89 64 58 5 1 3 0 0			
	Equity Other exposures	1 184	184	169		1 190	1 190	177			
ĺ	Standardised Total ²				13				12		

13

"Orbinal executes unlike Execute value, is recorded before takins into account any effect due to credit convenion factors and provision techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general order that adjustments.



Raineisen bank International Ad								
				Standardised A	pproach			
		As of 30/09	2022			As of 31,	/12/2022	
	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Genind genomensents of central section of the State St	0 0 0 0 2 2 156 445 445 2,122 131 30 0 0 0	797 309 3,488 33 2,140 156	0 0 0 0 0 2 2 2 2 2,610 9 7 57 56 5 115 0 0 0 0	224	0 0 0 0 4,141 288 3,525 2,2 1,464 193 0 0 0 0 0	0 0 0 0 933 188 935 2,206 2,206 2,206 0 0 0 0 0 0	145 1,876 12 503	

(2) Total value adjustments and provisions per country of countryshy excludes those for securities described agreement and advantagement of the country of country of

					Standardised Ap	proach			
			As of 30/09	2022		As of 31/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
HUNGARY	Control occurrence of the Control of the Control occurrence occurren	3,128 44 90 90 27,27 28,53 86,93 90 90 90 90 90 90 90 90 90 90 90 90 90	4,246 22 20 0 0 22 159 53 28 19 0 0 0 0 0	0 5 0 0 6 148 44 2 4 0 0 0 0 0 0 0	5	3,417 18 42 0 0 10 185 55 70 22 0 0 0 0 0 17 185 185 185 185 186 185 185 186 185 186 185 186 185 186 185 186 185 186 185 186 186 186 186 186 186 186 186 186 186	4,599 24 109 0 0 0 174 50 26 7 21 0 0 14 0 0 7 27 165	0 0 3 162 39 18 4 7 7 0 0 0 0 0	11
	Standardised Total ²				11				19

					Standardised A	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure ¹	Original Exposure* Exposure Yalus* Risk exposure amount Value adjustments and proxitions* Original Exposure* Exposure Yalus* Risk expo						Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	55 1,086	442 1,086	0		68 1,086	444 1,086	0			
	Regional governments or local authorities Public sector entities	1,086	1,086	0		1,086	1,086	0			
	Public sector entities Multilateral Development Banks	330	330			329	25.0	0			
	International Organisations	i i	0	0		0		0			
	Institutions	299	298	100		93	90	16			
	Corporates	168	161	154		169	160	153			
	of which: SME	34	34	28		33	33	27			
	Retail	26	19	14		26	20	15			
GERMANY	of which: SME	0	0	0		0	0	0			
GERMANT	Secured by mortoaces on immovable property	54	52	19		54	52	19			
	of which: SME	7	7	2		12	12	3			
	Exposures in default	2	1	2	- 1	2	1	1			
1	Items associated with particularly high risk	7	5	8		3	2	3			
	Covered bonds		U	0		0		0			
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		U					0			
	Equity	7	7	8		8	8	9			
1	Other exposures	20	20	20		20	20	20			
1	Standardised Total ²				8				8		

					Standardised Ap	proach				
			As of 30/09	2022			As of 31/	1/12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %)									
	Central governments or central banks Regional governments or local authorities	2,477	2,495	0		2,749	2,768			
	Public sector entities	33	11	0		â	4	i		
	Multilateral Development Banks	0	0	ō		i i	ė ė	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3	1	1		3	1	1		
	Corporates	133	95	86		126	95	82		
	of which: SME	48	42 1,352	33 990		67 1,636	55	43 982		
	Retail of which: SMF	1,633 165	1,352	990		1,636	1,342 136	982 78		
CROATIA	Secured by mortgages on immovable property	560	555	199		581	574	206		
	of which: SME	5	5	4		9	8	6		
	Exposures in default	94	26	27	68	79	24	25	55	
	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 Other exposures	2 104	2	211		187	187	208		
	Other exposures Standardised Total ²	184	104	211	105		107	208	100	

		(a) from tende explanations and provincing per country or country per country in the explanation objectives out including specimens.									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31,	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
SERBIA	Central overmentals or central stands Audit action with or local submittee Health action with a central submittee Companies of which, 20% Health action 20	160 0 0 0 0 6 762 24,1 78,5 557 16 48 0 0	1650 0 0 0 6 454 191 132 571 13 13 0 0	80 0 0 6 41,2 1,99 75 1,75 2,1 2,1 0 0 0	25.	162 0 0 0 10 10 815 373 158 159 524 19 0 0	162 0 0 0 10 10 522 2217 659 124 516 15 14 0 0	0 0 0 10 474 199 472 71 181	34		
	Equity Other exposures	12	126	12 80		110	119	78			
	Standardised Total ²				62				72		

		(2) Total value adjustments and provision					and the same of th		
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	/12/2022	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UKRAINE	Comit al ownerments or comits having Residual converses or focal arthritis Residual converses or focal arthritis Residual converses or focal arthritis Residual converses taxins Huttificated Development taxins Institutions Conference of a static or focal arthritis Conference of a static or focal Residual converses or focal Residual converses or focal Residual converses or focal Residual converses or focal Conv	884 0 0 0 0 0 0 1,950 768 110 20 20 20 34 544 0 0 0 0 9	864 0 0 0 0 1,507 555 225 76 99 33 369 0 0 0	1,205	133	1,355 0 0 0 0 0 0 0 1,698 645 95 22 22 20 0 0 0 0	1,203	0 0 0 1,680 566 118 30 27	
	Standardised Total ²				183				284

				Standardisc	d Approach				
		As of 31/	03/2023			As of 30/	06/2023		
(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	
	47.26 50.320 2.175 49.149 52.511 2.667								
			125				122		
	753	749	16		674	705	17		
Multilateral Development Banks	1,870	3,570	392		1,285	3,016	148		
International Organisations		1,733	0		1,759	1,758	0		
Institutions					1,693				
Corporates					8,859				
					1,913				
	1,021				1,015			720	
				7/3				720	
			420		104		201		
	0	0	i		0	0	ō		
	124	124	79		119	119	84		
Equity	1,055	1,055	1,560		1,078	1,078	1,612		
Other exposures	5,255	3,879	3,196		5,528	4,133	3,375		
Standardised Total 2	99,993	94,050	28,113	1,284	97,727	95,776	27,965	1,208	
	International Ownstantions International Constantions Constantion Constantion Section Constantion Constantion Section Constantion Constantion Section Sect	Central give removals or control banks Related converments or focal authorities 1.00 Related centre entities 1.00 1	Complete Expension Complet	Comba gino minimate of central lamin (m. 1) Comba gino minimate (m. 1)	Ac of 31/03/2023 Papears Value* Risk exposure security Papears Value* Papears Value*	Compare Values Exposure Va	As of 310 (2) 2222 As of 320 (2) 22 (2) 2	Au of 31 (01) (2023	

(1) Outpuir argument, unifier Disposars value, is reported failtres sking the associate of yelf dut to broad convenient factors or could sell edupation between value, is reported failtres sking the associate of yelf dut to broad convenient factors or could sell edupation between value (i.e., authoritization affection).

2) Descriptions Trade description failtres and include the securities position value in the season prior to the 2019 enerous.

(ii) Only the home to description or contrained association contrained and order the following selec Countries or contrained by to 2014 of that disposed exposure or Top 10 countries resided or value of the Qualifier.

		Standardised Approach									
					Standardise	ed Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(min BJR, %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and previsions* Original Exposure* Exposure Value* Risk exposure amount Value*							Value adjustments an provisions ²		
	Central governments or central banks	17.686	19,139	0		18.451	19,791	0			
	Regional governments or local authorities	173	187	0		172	186	0			
	Public sector entities	85	8	1		94	15	2			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	559	649	51		751	842	50			
	Corporates	1,110	994	953		1,143	1,049	1,003			
	of which: SME	221	197	156		246	224	178			
	Retail	529	347	260		510	339	254			
AUSTRIA	of which: SME	0	0	0		0	0	0			
AUSTRIA	Secured by mortoages on immovable property	5,779	5,646	1,979		5,813	5,707	1,998			
	of which: SME	304	303	84		300	299	82			
	Exposures in default	50	42	48	8	49	40	45			
	Items associated with particularly high risk	175 25	146 25	218		146 24	126 24	190			
	Covered bonds	Δ.	25	3		24	24	2			
	Claims on institutions and corporates with a ST credit assessment	117	117	34		111	111	38			
	Collective investments undertakinos (CIU) Equity	893	893	1,296		921	921	1,359			
	Other exposures	2.543	1.195	1,188		2.771	1,375				
	Other exposures Standardised Total ²	2,3%	1,193	1,100	31		1,3/3	1,337			

(1) Chipinal exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit rule implication inchrisques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes from for inscribitation exposures but includes general credit rule adjustments.

		(2) Total value adjustments an	a provinces per country or cor	annipary encouses once for se	LUIDING OPPOSITE OF THE	ser gereral creat rat aujustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	10.460	10.178			10.967	11.071		
1	Regional governments or local authorities	1,000	1	0		1	1	i i	
	Public sector entities	ō	16	3		o o	14	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	34	12		11	11	2	
	Corporates	1,473	1,172	1,028		1,432	1,135	990	
	of which: SME	777	655	511		766	650	506	
	Retail	2,514	2,044	1,490		2,392	1,956	1,423	
CZECH REPUBLIC	of which: SME	248	244	139		249	245	140	
CZECITIKEI ODLIC	Secured by mortoages on immovable property	2,587	2,573	895		2,558	2,549	886	
	of which: SME	313	313	96		332	331	102	
	Exposures in default	82	35	41	45	86	44	53	39
	Items associated with particularly high risk	14	5	7		15	6	8	
	Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment	0							
I	Collective investments undertakings (CIU) Family			10		11		11	
	Other exposures	270	270	274		269	269	269	
	Standardised Total ²	2/0	2/0	271	103		202	203	89

(1) Original opposing, unlike Exposine value, in reported before taking into account any effect due to credit convenient forms or credit risk inhippation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments ar	adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.											
					Standardisc	d Approach								
			As of 31,	03/2023			As of 30,	06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	(min BJR. %) Central governments or central banks	6.550	6,549			6.285	6.284	0						
	Regional governments or local authorities	0,330	0,343	0		0,103	0,104	o o						
	Public sector entities			0		0	i i	i i						
	Multilateral Development Banks	i i	i i	i o		i i	0	i o						
	International Organisations	0	0	0		0	0	0						
	Institutions	4	2	1		4	3	1						
	Corporates	794	626	548		838	640	562						
	of which: SME	396	343	265		399	345	267						
	Retail	761	672	389		770	683	395						
SLOVAKIA	of which: SME	727	642	367		738	656	375						
JLOVAINA	Secured by mortgages on immovable property	85	84	29		84	83	28						
	of which: SME	30	30	9 18		30 54	29	9 18						
	Exposures in default	52	16	18	35	54	16	18						
	Items associated with particularly high risk	0				0	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0												
	Collective investments undertakings (CIU)	0		0		0	0							
	Equity	46	46	114		52	52	130						
	Other exposures	421	421	317		471	471	336						
	Standardised Total ²				58									

		(2) Total value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustmer	ES.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks	3,023	3,671			3,332	4.075		
	Regional governments or central banks Regional governments or local authorities	3,023	300	60		3,332	332	66	
	Public sector entities	333	300	0.00		0		00	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		12	12	2	
	Corporates	247	221	198		246	224	200	
	of which: SME	117	103	80		116	103	79	
	Retail	102	90	53		102	90	52	
ROMANIA	of which: SME Secured by mortgages on immovable property	89	82	4/		92	85	49	
	of which: SME	0	0			7	,	3	
	Exposures in default	7	2	3	5	7	2	3	
	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	36		3	3	37	
	Equity	0	0	0		0	0	0	
	Other exposures	185	185	170		178	178	164	
	Standardised Total ²				10				9

10
[O Original exposure, untills Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those free recurrishation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisen Bank International AG

Compared Expension Compare											
Control operations Exposure Value Risk exposure amount Value officients and Original Exposure Exposure Value Risk exposure amount Value officients and Original Exposure Exposure Value Risk exposure amount Value officients and Risk exposure amount Value officients and Risk exposure amount Value officients and Risk exposure amount Value officients Risk exposure value Risk exposure amount Value officients					Standardisc	d Approach					
Combit of governments are control to havis Combit of governments are control to havis Combit of governments are control to havis Combit of governments Combit of gov			As of 31,	03/2023		As of 30/06/2023					
Court of governments are control basis 0 0 0 0 0 0 0 0 0		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²		
	Central operamentals or central sealed Public sector welfars Halfelland Development Earle Halfelland De	219 3,109 17 1,394 95 273 0 0 0 0	150 2,095 16 1,388 91 75 0 0 0	114 1,568 9 491 33 83 0 0 0 0		189 2,756 12 1,197 81 225 0 0 0 0	125 1,811 111 1,193 78 62 0 0 0	95 1,357 6 422 28 70 0 0 0 0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion 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 but includes general credit risk adjustments.

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	3,314 36	4,300			3,554 39	4,547	0	
	Regional governments or local authorities Public sector entities	30 22	22			39	22	4	
	Multilateral Development Banks					10		0	
	International Organisations	0		0		0		0	
	Institutions	8	8	2		11	11	2	
	Corporates	182	168	157		201	187	172	
	of which: SME	52	51	39		68	68	53	
	Retail	349	24	17		355	24	17	
HUNGARY	of which: SME	61	7	4		51	6	4	
HUNGAKI	Secured by mortgages on immovable property	21	21	7		21	21	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	28	13	19	15	7	3	4	5
	Items associated with particularly high risk	0				0		0	
	Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0	
	Conective investments undertakings (CIU) Equity	27	27	27		27	27	27	
	Other exposures	153	153	153		155	155	155	
	Standardised Total ²	133	133	133	22		133	133	13
						er on consist sink militaration backer			

						Standardisc	d Approach			
Critical Societies Critica				As of 31/	03/2023			As of 30,	06/2023	
Control concernment for central sharins Co. S33 Co.		44.00 %	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Recional operamentae food authorities 1,000 1,001 1,00			60	519	0		40	499	0	
Multiflated Development Banks			1,007	1,007	0		1,011	1,011	0	
Informational Considerations		Public sector entities	392	392	0		348	338	0	
Section Sect			0	0	0		0	0	0	
Connocida		International Organisations	0	0	0		0	0	0	
GERMANY Sec. 34 34 28 30 30 32 34 34 35 35 35 36 36 36 36 36		Institutions								
Ration		Corporates						147		
GERMANY Secure of the mediatase an immorable arceive Si			34	34				30		
Secural bit mentionase on immorphis property S1 S1 S2 S3 S5 S6 S7 S7 S7 S7 S7 S7 S7			25	19	14		26	19	14	
Sociated by modification of modification and interest and interest 3.5 5.1 5.5 5	GEDMANY		0	0	0		0	0	0	
Emouses in default 2 1 1 These seccited with serticularly high risk 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	GERMAN		53	51	18		50	49	17	
These associated with carticularly high risk. 3 1 2 2 2 2 Converted bonds			11	11	3		11	11	3	
Converted books. Control books and control part of the Control books and control boo			2	1	1	1	2	1	1	1
Claims on institution and coreorates with a 5T ordit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			3	1	2		3	2	2	
Collective investments undertakings (CIU) 0 0 0 0			0				0		0	
			0				0		0	
			0				10	10	10	
Other exposures 7 7 7 7 8 8 8 8			9		7		10	10	10	
Other seconds / / / / o o o o										

Original Exposite* Exposite Vasie* Role exposure amount providious* Original Exposite* Exposite Vasie* Role exposure amount providious* Original Exposite* Exposite Vasie* Role exposure amount or central lastic Section 1.	ļ
Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Parties of Provisions* Original Exposure* Exposure Value* Risk exposure amount Parties of Provisions* Original Exposure* Original Exposure* Exposure Value* Risk exposure amount Parties of Provisions* Original Exposure* Original	
(min (LR, %)) Central overments or central banks 2,456 2,455 0 2,555 2,553 0	
Central governments or central banks 2,436 2,455 0 2,565 2,583 0	Value adjustments an provisions ²
Recipional revenuence for local archeritions 2 6 1 2 2 2 0 0 0 0 0 0 0	

		(2) Total value adjustments ar	nd provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ints.				
					Standardise	ed Approach					
			As of 31,	03/2023		As of 30/06/2023					
	(mb EUR, %)	Original Exposure ¹	Risk exposure amount	Value adjustments and provisions ²							
	Central governments or central banks Regional governments or local authorities	157 0	157	72 0		3	3	0			
	Public sector entities Multilateral Development Banks Intermational Organisations	0	0	0		0	0	0			
	Institutions Corporates of which: SHE	8 748 382	8 467 220	8 418 170		0 720 381	0 502 270	0 439 208			
SERBIA	Retail of which: SME Socured by mortgages on immovable property	732 155 541	641 122 533	459 70 186		635 197 517	563 163 512	393 93 179			
	of which: SME Exposures in default Items associated with particularly high risk	21 47 0	16 13 0	5 14 0	32	22 51 0	21 15 0	8 15 0	35		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Conscive investments undertakens (CLO) Constitution investments undertakens (CLO) Coulty Other exposures Enably select Total ²	11 155	11 126	11 79	73	11 80	11 80	11 80	56		

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	Ses general credit risk adjustmen	rts.				
					Standardisc	d Approach					
			As of 31,	03/2023		As of 30/06/2023					
	44.00 %	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UKRAINE	Control communities of control (on D.O. %) Control communities of boal submittee while control entities of boal submittee while control entities of boal submittee for pointers (or	1,345 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,197 0 0 0 0 1,163 155 42 55 23 90 0 0 0 0 5	1,795 0 0 0 0 1,594 530 109 24 22 8 129 0 0 0 6 6 6 6	171	1,711 0 0 0 0 0 0 1,478 649 79 49 22 249 0 0 0 0 0	1,540 0 0 0 0 0 9988 4655 148 40 45 21 21 0 0 0 0	2,310 0 0 0 1,345 546 104 23 18 7 114 0 0 0	166		
	Standardised Total ²	100	203	,	309		310		350		

Credit Risk - IRB Approach

Raiffelsen Bank International AG

		IRB Approach												
				As of	30/09/2022			As of 31/12/2022						
		Original Exposure ¹ Exposure Value ¹		Exposure		Risk exposure amount		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
	Central banks and central governments Institutions	6,212 13,492	1,063 11	5,408 11.682	3,561 2,998	0	36	4,839 14,009	391 11	3,689 12,044	2,657 3.111	0	11	
	Corporates	96,578	1.440	65.108	2,998 38.831	0	1.439	14,009 85.002	1.360	54,408	3,111	0	1.502	
	Corporates - Of Which: Specialised Lending	7.306	248	6.169	3,883		1,459	7.031	241	5,983	3,827	0	193	
	Corporates - Of Which: SME	9,995	272	5,903	3.825	0	250	9,847	245	5,364	3,375	0	218	
	Retail	21,720	542	20,542	7,582	359	567	21,509	506	20,323	7,302	232	542	
	Retail - Secured on real estate property	14,413	204	13,993	3,486	190	198	13,992	197	13,593	3,129	114	175	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	73	2	70	69	0	4	73	2	71	72	1	3	
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-Sf		202	13,923	3,417	190	194	13,918	194	13,521	3,057	113	172	
	Retail - Qualifying Revolving	1,987	23	1,411	409	9	26	2,023	22	1,448	423	9	26	
	Retail - Other Retail	5,319	314	5,138	3,687 347	159	343	5,495	287	5,282	3,750 376	110	341	
	Retail - Other Retail - Of Which: SME	718 4.601	44 270	611 4.577	347 3.340	16 143	40 303	795 4,700	44 243	677 4.606	376 3.374	18 92	44 296	
	Retail - Other Retail - Of Which: non-SME	4,601 278	2/0	4,527 778	3,340 433	143	303	4,700 258	243	4,606 258	3,3/4	92	296	
	Equity Other non credit-obligation assets	2/8	0	2/8	433 259			238	- 0	258	409 341			
	IRB Total ²				53,666						47.012			

(1) Oligical exposure, unlike Exposure value, a respectable from the relative structure of which call not coefficient extract or under the relative or coeff risk enlightant between (e.g., a better from the coefficient exposure or the relative or coefficient enlightant between (e.g., a better from the coefficient exposure or the coeffici

		as or ass quarter																		
							IRB Ap	proach												
			As of 30/09/2022						As of 31/12/2022											
		Original	Original Exposure ¹ Exposu				Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure amount		Value adjustments							
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ^t		Of which: defaulted	and provisions							
	Central banks and central governments	0	0	34	4	0	0	0	0	55	7	0	0							
	Institutions	2,495	10 216	1,823 10.151	249 4.340	0	5	2,605 15.873	10	1,751	257 4.204	0	1 96							
	Corporates - Of Which: Specialised Lending	16,380 544	216 85	531	4,340		127 20	15,873	172 85	9,466 521	4,204		96 16							
	Corporates - Of Which: SME	594 67	85	531	263 48		20	336	85	255	97	0	16							
	Retail	3	0	3	1	0	â	3.00	0	2	í	0	0							
	Retail - Secured on real estate property	2	ō	2	i	ō	ō	2	ō	2	1	ō	ō							
	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0	0	0							
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	57 2	0	2	1	0	0	2	0	2	1	0	0							
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Equity Other non credit-obligation assets	157	0	157	218	0	0	141	0	141	198	0								
	Other non crean-obligation assets IRB Total	_										-	_							
	TKR LOCAL																			

Dispinal 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 effect).

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		238	1	212	51	0	0	208	0	210	51	0	0
	Corporati		8,865	63	5,026	3,323	0	59	9,300	52	5,141	3,401	0	64
		Corporates - Of Which: Specialised Lending	1,676	0	1,127	730	0	7	1,617	0	1,130	715	0	7
		Corporates - Of Which: SME	2,021	10	1,227	839	0	18	2,171	4	1,302	866	0	11
	Retail		6,377	112	6,067	1,815	30	99	6,520	115	6,226	1,906	30	91
		Retail - Secured on real estate property	4,695	50	4,580	941	3	41	4,742	53	4,641	960	3	31
CZECH REPUBLIC		Retail - Secured on real estate property - Of Which: SME	41	1	41	52	0	1	46	1	46	57	0	- 4
CZECITIKEI ODEIC		Retail - Secured on real estate property - Of Which: non-Si		50	4,539	889	3	39	4,696 579	52	4,595	904	3	30
		Retail - Qualifying Revolving	567	7.	409	178 695	4	8		7	425	186 759	4	8
		Retail - Other Retail	1,115	54	1,078		23	51	1,199	55	1,161		23	52
		Retail - Other Retail - Of Which: SME	462	25	426	268	12	24	477	25	439	274	12	24
		Retail - Other Retail - Of Which; non-SME	653	29	652	428	11	26 0	722	29	722	485	11	28
	Equity	n credit-obligation assets	1	0	1	3	0	0	1	0	1	3	0	0
	IRB Total													

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	154	0	153	20	0	0	234	0	234	50	0	0
	Corporates	5,547	68	3,323	2,210	0	74	5,599	60	3,332	2,216	0	74
	Corporates - Of Which: Specialised Lending	1,526	8	1,147	723	0	14	1,538	6	1,183	786	0	16 37
	Corporates - Of Which: SME	1,265	45	737	381	0	40	1,376	40	748	395	0	
	Retail	8,109	104	7,933 6,878	1,710	28	96	8,150	93	7,973	1,702	28	90
	Retail - Secured on real estate property	6,880	53	6,878	1,174	16	43	6,921	52	6,918	1,163	16	43
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	6.880	53	6.878	1.174	16	43	6.921	52	6.918	1.163	16	43
		299	33	198	47	10	45 5	305	32	204	48	10	43
	Retail - Qualifying Revolving Retail - Other Retail	930	47	198 857	489	11	48	925	38	204 851	48	10	42
	Retail - Other Retail - Of Which: SMF	930	97	037	0	11	0	923	30	031	421	10	92
	Retail - Other Retail - Of Which: non-SME	930	47	857	489	11	48	925	38	851	491	10	47
	Equity	230		0.57	0		0	343	0		3.	0	
	Other non credit-obligation assets		,	Ů				-		-			
	IRB Total												

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ^t		Of which: defaulted	provisions
	Central banks and central governments Institutions	22 184	0	22 127	9	0	0 0	21 192	0	21 128	9	0	0
	Corporates	6,695	94	4.149	2.760	0	111	6,473	100	3.717	2.473	0	111
	Corporates - Of Which: Specialised Lending	940	34	893	550	0	45	848	32	819	531	0	45
	Corporates - Of Which: SME	1,732	23	877	562	0	25	1,726	23	806	525	0	24
	Retail	4,724	164	4,085	2,081	122	182	4,796	156	4,162	2,100	117	179
	Retail - Secured on real estate property	1,878	59	1,578	715	73	63	1,882	57	1,588	705	69	61
ROMANIA	Retail - Secured on real estate property - Of Which: SME	26	0	24	11	0	1	23	1	21	9	0	1
KONANIA	Retail - Secured on real estate property - Of Which: non-SI	1,852 1,020	59 10	1,554 735	705 153	73	62	1,859 1.034	57 10	1,567 748	695 156	69	60 12
	Retail - Qualifying Revolving Retail - Other Retail	1,020	95	1.773	1.213	45	107	1,034	89	1.826	1.240	45	106
	Retail - Other Retail - Of Which: SMF	210	11	1,773	1,213	5	13	249	12	1,020	74	- 43	14
	Retail - Other Retail - Of Which: non-SME	1.617	84	1.617	1.153	41	94	1.631	77	1.631	1.165	40	92
	Equity	6	0	6	11	0	0	7	0	7	11	0	0
	Other non credit-obligation assets												
	IRB Total												

(0) Original emosure, unlike Emosure value, is recorded before taking into account any effect due to credit convension factors or credit risk militation sechniques (e.g., substitution effects).

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of :	0/09/2022					As of 3	1/12/2022		
		Original E	xposure ¹	Exposure	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions Of which: Of which: pro- defaulted defaulted defaulted defaulted											and provisions
	Central banks and central governments	Of which: Of which: <t< td=""><td>7</td></t<>											7
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	16,396	152	12,035	7,842	0	224	8,009	144	5,008	4,486	0	354
	Corporates - Of Which: Specialised Lending	481	13	478	340	0	4	347	9	347	236	0	3
	Corporates - Of Which: SME	1,242	58	786	598	0	58	695	59	432	295	0	47
	Retail	22	0	21	5	0	0	25	0	24	6	0	0
	Retail - Secured on real estate property	19	0	19	3	0	0	22	0	22	4	0	
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	19	0	19			0	22	0	22			0
11000011111 EDE10111011	Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	19	0	19	3		0	22	0	22		0	0
	Retail - Other Retail			- 2			0	2	0		1		
	Retail - Other Retail - Of Which: SMF		0				0	0	0		0		0
	Retail - Other Retail - Of Which: non-SME	3	0	,	ĭ		0	1 1		,	ĭ		
	Equity	17	0	17	39		0	11	0	11	29		
	Other non credit-obligation assets				,,	Ů	Ů		Ů			Ů	<u> </u>
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	57 817	0	57 389	23 91	0	0	13 800	0	13 310	6 67	0	0
	Corporates Corporates - Of Which: Specialised Lending	5,125 704	93 48	2,924 623	1,774 454	0	83 50	5,374 734	104 49	3,027 656	1,878 486	0	82 44
	Corporates - Of Which: SME Retail	683 1,102	18 65	268 1,085	140 932	0 107	12 97	819 611	17 55	310 565	167 573	0 32	13 91
HUNGARY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	830 6	42 1	830 5	632 7	98 0	51 1	309 5	35 1	308 4	276 6	25 0	40 1
HONGAKI	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	40 0	825 0	625	98 0	50 0	304 0	33 0	304 0	270 0	25 0	39 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	271 46	23 8	255 30	300 19	10 0	46 5	302 68	20 7	257 42	296 28	6	51 8
	Retail - Other Retail - Of Which: non-SME Equity	225 4	15 0	225 4	281 10	10 0	42 0	234 5	14 0	214 5	269 11	6	43 0
	Other non credit-obligation assets IRB Total												

		-												
								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba Institutio	inks and central governments	115 1,243	0	224 1.126	27 394	0	0 0	100 914	0	198 804	24 229	0	0 0
	Corporate		6.010	102	5.154	2.697	0	68	5.984	115	5.045	2.542	0	66
		Corporates - Of Which: Specialised Lending	258	0	247	134	0	4	235	0	230	119	0	4
		Corporates - Of Which: SME	75	0	63	48	0	2	163	0	85	68	0	2
	Retail		7	0	7	3	0	0	6	0	6	3	0	0
		Retail - Secured on real estate property	6	0	6	2	0	0	5	0	5	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0		0	0	0		0			0	
		Retail - Qualifying Revolving		0		2			,	0	3		0	0
		Retail - Other Retail		0	,	1	0	0	1	0	1	1		0
		Retail - Other Retail - Of Which: SME	â	0	n n	i i	0	0	n	0	n n	ı î	0	ő
		Retail - Other Retail - Of Which: non-SME	ī	ō	1	1	ō	ō	1	ō	i	1	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	TRR Total													

		i						IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
			Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	56	0	56	27	0	0	64	0	64	25	0	0
	Institutio		15	0	15	7	0	0	76	0	76	14	0	0
	Corporate		2,188	68	1,225	710	0	58	1,685	49	725	436	0	44
		Corporates - Of Which: Specialised Lending	103	0	90	58	0	0	76	1	59	36	0	0
	Retail	Corporates - Of Which: SME	521	47	290	132	0	27	454	43	170	78	0	26 0
	Retail	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Secured on real estate property - Of Which: SME	1	0					0	0	0			0
CROATIA		Retail - Secured on real estate property - Of Which; non-Si	1	0	,	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	ń	0	n n	0	0	0	n	0	i i	0	0	ő
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		39	0	39	72	0	0	38	0	38	75	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	1,305	0	1,062	674	0	0	1,527	0	1,100	680	0	1
	Institutions	51	0	49	44	0	0	6	0	4	5	0	0
	Corporates	2,935	24	1,548	1,387	0	31	2,925	22	1,505	1,295	0	31
	Corporates - Of Which: Specialised Lending	53	0	51	36	0	0	117	0	103	66	0	0
	Corporates - Of Which: SME	941	20	494	379	0	13	954	18	479	363	0	14
	Retail	365	21	338	260	19	19	354	21	337	193	5	20
	Retail - Secured on real estate property	0	0	1	0		0	1		1	0		0
SERBIA	Retail - Secured on real estate property - Of Which: SME		0						0				0
	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	77		50	16	0	0	79		52	16	0	
	Retail - Other Retail	287	20	287	244	19	18	284	20	284	176		18
	Retail - Other Retail - Of Which: SME	207	20	207	0	19	10	204	20	204	1/6	1 3	10
	Retail - Other Retail - Of Which: non-SME	287	20	287	244	19	18	284	20	284	176		18
	Equity	5	0	5	14	0	0	5	0	5	12	n n	0
	Other non credit-obligation assets		, i	j		Ů	Ů		Ů			Ů	ı i
	IRR Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0
	Corporates	425	10	57	121	0	5	378	8	37	80	0	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	0	1	1	0	0	3	0	0	0	0	0
	Retail	29	0	29	11	0	0	33	0	33	13	0	1
	Retail - Secured on real estate property	24	0	23	4	0	0	26	0	25	5	0	0
UKRAINE	Retail - Secured on real estate property - Of Wh		0	0	0	0	0	0	0	0	0	0	0
UKRATIVE	Retail - Secured on real estate property - Of Wh	ich: non+Si 24	0	23	4	0	0	26	0	25	5	0	0
	Retail - Qualifying Revolving	3	0	3	3	0	0	3	0	3	3	0	0
1	Retail - Other Retail	3	0	3	4	0	0	4	0	4	6	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0

⁽²⁾ Orional emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect)

Credit Risk - IRB Approach
Raiffelsen Bank International AG

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions Of which: Of which: pro- defaulted defaulted defaulted defaulted											provisions
	Central banks and central governments Institutions	7,079 15,222	380	6,196 12.993	4,013 3,207	0	10	7,212 11.740	352	6,072 10.123	3,928 3.715	0	8
	Corporates	86.029	1,241	55,304	3,207	0	1.586	82,565	1.207	52,313	32.077	0	1,489
	Corporates - Of Which: Specialised Lending	7,161	203	6,157	4,052	ō	150	7,236	201	6,193	4,021	ō	148
	Corporates - Of Which: SME	9,756	240	5,353	3,314	0	209	9,082	231	4,575	2,880	0	195
	Retail	22,193	554	20,915	8,122	274	600	22,251	552	21,165	8,238	330	612
	Retail - Secured on real estate property	14,072	194	13,761	3,372	139	157	14,014	192	13,717	3,174	131	158
Consolidated data	Retail - Secured on real estate property - Of Which: SME	80	3	78	86	3	3	88	2	85	99	2	4
Corisonautca auta	Retail - Secured on real estate property - Of Which: non-Sh	13,992	192	13,683	3,286	137	154	13,927	190	13,632 1.466	3,075	128	154
	Retail - Qualifying Revolving Retail - Other Retail	2,061 6.060	336	1,444 5.710	572 4.178	126	418	1,906 6.331	22 338	1,466 5.982	623 4.441	12 187	428
	Retail - Other Retail - Of Which: SMF	866	48	751	448	32	50	909	50	3,962 790	474	32	52
	Retail - Other Retail - Of Which: non-SME	5,193	288	4,959	3.730	94	368	5.422	288	5.192	3.967	155	377
	Equity	251	0	251	376	0		302	0	302	578	0	
	Other non credit-obligation assets				290						292		
	TRR Total ²				49,103						48,828		

(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).

(3) Only the most relevant countries are discissed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		i.	as of last quarter											
								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)	Of which: Of which: defaulted Of which: defaul										provisions	
	Central bank	is and central governments	262	0	262	24	0	0	271	0	271	24	0	0
	Institutions		2,773	166	1,916	296	0	0	2,612	167	1,817	354	0	1
	Corporates		16,020	166	9,550	4,374	0	100	15,926		9,664	4,529	0	94
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	519 307	84	513 235	243 91	0	17	520 91	85	516 25	244 24		4
	Retail	Corporates - Ut Which: SME	307	0	235	91	0	0	91	0	2	29	0	0
		Retail - Secured on real estate property	2	0	2	n	0	0	2	0	5	n	0	0
		Retail - Secured on real estate property - Of Which: SME	0			0		0			0	0		0
AUSTRIA		Retail - Secured on real estate property - Of Which: non-Si	2	ō	2	0	ō	ō	2	ō	2	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	0	0	0	0
	Equity		145	0	145	202	0	0	181	0	181	329	0	0
		edit-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 Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		230 9.550	0 65	264	68	0	0	231	0	278	130	0	0
	Corporates				5,336	3,559	0	63	9,001	51	4,768	3,139	0	69
		Corporates - Of Which: Specialised Lending	1,724	0	1,270	808	0	6	1,721	0	1,236	774	0	12
		Corporates - Of Which: SME	2,138	17	1,312	851	0	12	1,776	3	948	636	0	12
	Retail		6,825	121	6,528	2,056	32	100	6,933	119	6,647	2,162	33	109
		Retail - Secured on real estate property	4,853 47	56	4,761	973	3	33	4,825	53	4,744	970	3	37
CZECH REPUBLIC		Retail - Secured on real estate property - Of Which: SME		1	46	57	0	1	55	1	55	73	0	2
CEECH NEI ODEIC		Retail - Secured on real estate property - Of Which: non-Si	4,807	55	4,715	916	3	31	4,770	52	4,688	898	3	35
		Retail - Qualifying Revolving	601	8 58	436	191	4 25	8 99	606 1.501	7 59	443	195 997	4 26	9 62
		Retail - Other Retail	1,371		1,330	892					1,460			
		Retail - Other Retail - Of Which: SME	497	27	457	288	13	26	505	27	464	292	13	27
		Retail - Other Retail - Of Which: non-SME	874	31	873	604	12	33	996	32	996	705	13	35
	Equity		2	0	2	5	0	0	2	0	2	4		0
		n credit-obligation assets												
	IRB Tota													

(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 Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	35 237	0	35 237	8 51	0	0	35 226	0	35 226	10 73	0	0
	Corporates	5.595	67	3,349	2.222		68	5,782	63	3,502	2.306	0	66
	Corporates - Of Which: Specialised Lending	1,546	15	1,204	775		10	1,652	15	1.287	822		13
	Corporates - Of Which: SME	1,347	39	720	374	0	37	1,372	38	753	391	0	37
	Retail	8.414	121	8.075	2.186	77	136	8,442	128	8.108	2.099	129	146
	Retail - Secured on real estate property	6,888	49	6.887	1.560	57	47	6.886	51	6.885	1,384	51	45
CLOVALCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-Si	6,888	49	6,887	1,560	57	47	6,886	51	6,885	1,384	51	45
	Retail - Qualifying Revolving	308	4	183	38	1	5	315	4	189	42	3	6
	Retail - Other Retail	1,217	68	1,005	589	19	84	1,241	73	1,035	673	75	95
	Retail - Other Retail - Of Which: SME	0	0 68	0	0	0	0 84	0	73	0	673	0 75	0
	Retail - Other Retail - Of Which: non-SME	1,217	68	1,005	589	19	84	1,241	73	1,035	673		95
	Equity Other non credit-obligation assets	2	0		2	0	- 0	2		2	3	0	0
	TRR Total												1

(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 Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	591 212	0 0	605 126	243 50	0	0	590 212	0	607 141	245 75	0	0
	Corporates	6.887	72	4.162	2.734	0	84	6.843	70	4.026	2.700	0	80
	Corporates - Of Which: Specialised Lending	912	5	877	606	0	22	889	5	863	603	0	23
	Corporates - Of Which: SME	1,799	23	857	525	0	21	1,729	22	747	481	0	19
	Retail - Secured on real estate property	4,841 1.863	169 55	4,266 1.648	2,195 530	93 52	178 37	4,672 1.821	164 56	4,282 1.609	2,233 512	93 52	167 38
	Retail - Secured on real estate property - Of Which: SME	78	35	27	20	32	3/	77	30	25	18	0	30
ROMANIA	Retail - Secured on real estate property - Of Which: non-Sh		55	1.621	510	51	37	1.793	56	1.584	494	52	37
	Retail - Qualifying Revolving	1,044	11	751	309	3	10	875	10	765	353	4	9
	Retail - Other Retail	1,935	102	1,868	1,356	38	130	1,976	98	1,908	1,368	37	120
	Retail - Other Retail - Of Which: SME	290	15	223	102	8	16	311	16	243	113	9	14
	Retail - Other Retail - Of Which: non-SME Equity	1,644	88	1,644	1,255 11	30	114	1,665	82	1,665	1,255 12	28	106
	Other non credit-obligation assets		0		- 11		0		0		12		
	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)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Raiffelsen Bank International AG

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,737	171	1,737	1,866	0	6	1,626	147	1,626	1,762	0	5
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7,069	154	4,443	3,807		532	5,893	135	3,791	3,508	0	413
	Corporates - Of Which: Specialised Lending	312	8	309 379	208 254	0	3 43	260 476	43	260	151	0	2 35
	Corporates - Of Which: SME Retail	563 27	51	3/9	259	0	43	4/6 30	43	329 29	217		35
				25 23		0	0				8	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	24	0	23	4	0	0	26	0	26	5	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SHE		0	23			0	26		26	,		0
	Retail - Qualifying Revolving	2		2	7		0	20		20	í	, o	0
	Retail - Other Retail	î		î	,		0	2			;	0	0
	Retail - Other Retail - Of Which: SMF	n n	0	â	n n	0	0	n	0	n	n	0	0
	Retail - Other Retail - Of Which: non-SME	1	ō	1	2	ō	ō	2	ō	2	2	ō	ō
	Equity	7	0	7	15	0	0	7	0	7	14		0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap						
								IKD AP	proacii					
					As of	31/03/2023					As of 3	80/06/2023		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	319	0	787	384	0	0	318	0	587	286	0	0
	Institutio		1,056	0	330	82	0	0	1,227	0	532	185	0	2
	Corporati		5,673	100	3,170 718	1,986 546	0	83 44	5,754 785	112 48	3,317	2,086 532	0	87
		Corporates - Of Which: Specialised Lending	811 848	48 16						48 31	713 343			41
	Retail	Corporates - Of Which: SME	648 648	16	338 619	175 626	45	14 94	872 685	31 52	543 653	173 645	47	17 101
	roccan	Retail - Secured on real estate property	322	36	322	282	77	39	335	32	335	282	25	38
		Retail - Secured on real estate property - Of Which: SME	5	1	5	9	2	1	5	1	5	8	2	1
HUNGARY		Retail - Secured on real estate property - Of Which; non-Sh	316	33	316	274	25	39	330	30	330	274	23	37
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	326	21	297	343	18	54	350	20	317	363	17	63
		Retail - Other Retail - Of Which: SME	79	7	71	59	11	9	93	6	83	70	10	11
		Retail - Other Retail - Of Which: non-SME	248	15	226	285	7	46	257	14	235	293	7	52
	Equity		5	0	5	11	0	0	5	0	5	11	0	0
	Other nor	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,825	0	1,717	359	0	0	1,072	0	1,008	416	0	0
	Corporates	5,860	114	5,048	2,546	0	60	5,681	108	4,867 235	2,526	0	89
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	228 164	0	223 89	114 73		4 3	242 143	0	235 69	140 53		6
		164		89	/3			143		69	5.3		2
	Retail Retail - Secured on real estate property	- /	0	6	3	0	0	· /	0	6	3	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	3	0	0	0		0
GERMANY	Retail - Secured on real estate property - Of Which; non-		0	5	i	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	1		- 1			0	- 1			i i		0
	Retail - Other Retail	i	0	i	i	0	0	i	0	i	i	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	11	0	11	41	0	0
	Other non credit-obligation assets												
	TRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	96	0	96	40	0	0	65	0	65	27	0	0
	Institutio Corporate		35 1.737	0 44	35 707	14 412		0 40	44 1.924	0 44	44 699	31 409		42
	Corporati	Corporates - Of Which: Specialised Lending	74	1	54	33	ő	1	78	0	47	25	ő	5
		Corporates - Of Which: SME	470	38	171	86	0	23	505	40	174	86	0	23
	Retail		1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CROATIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN	0	0	0	0		0		0	0	0		0
CHOTHE		Retail - Qualifying Revolving	1	0	1 0	0		0	1	0	0	0		0
			0		0	0		0			0	1		0
	Retail - Other Retail - Other Retail - Of Which: SME			0	0	0	0	n	0	0	0	n	0	o o
		Retail - Other Retail - Of Which: non-SME	ō	ō	ō	0	ō	ō	ō	ō	ō	1	ō	0
	Equity		29	0	29	52	0	0	25	0	25	47	0	0
	Other nor	n credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,477	0	1,004	590	0	0	1,766	0	1,269	779	0	0
	Institutions	37	0	35	33	0	0	70	0	68	66	0	0
	Corporates	2,994	21	1,512	1,315	0	29	2,963	19	1,417	1,255	0	30
	Corporates - Of Which: Specialised Lending	111	0	103	72	0	0	105	0	100	68	0	0
	Corporates - Of Which: SME	1,004	17	473	362	0	13	1,002	16	452	343	0	13
	Retail	365	22	335	193	6	20	373	20	336	217	12	17
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1 0	0	0	0
SERBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
SERBER	Retail - Secured on real estate property - Of Which: non-St	1 81	0	1 52	0	0	0	1		1 46	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	283	21	283	16 177		19	83 290	20	46 290	11 206	12	16
	Retail - Other Retail - Of Which: SME	283	21	283	0		19	250	20	290	200	12	16
		283	21	283	177		19	290	20	290	206	12	16
	Retail - Other Retail - Of Which: non-SME Equity	283	21	283	177		19	290	20	290	206 12	12	16
	Other non credit-obligation assets	3		3	12		- 0	3		3	12		
	TOP Total												

								IRB Ap	proach					
					As of	31/03/2023					As of :	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates	381	8	33	70	0	5	370	7	32	68	0	5
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	3	0	0	0	0	0	3	0	0	0	0	0
		Retail	38	0	38	18	0	1	41	0	40	21	0	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: S	28	0	28	5	0	0	28	0	28	5		0
	UKRAINE	Retail - Secured on real estate property - Of Which: n		0	28		0	0	28	0	28	i i		0
		Retail - Qualifying Revolving	20	0	2.0	, a		0	4	0	4	, a		0
		Retail - Other Retail	7	0	7	9	0	1	9	0	9	12	0	i
		Retail - Other Retail - Of Which: SME	0	ō	ò	ō	ō	ō	ő	ō	ő	0	ō	ō
		Retail - Other Retail - Of Which: non-SME	7	0	7	9	0	1	9	0	9	12	0	1
1		Equity	0	0	0	0	0	0	0	0	0	0	0	0
1		Other non credit-obligation assets												

(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 effect



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	al AG						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	anto bu necessating nortfoli		Derivatives with po	veitive fair value	Devivatives with	negative fair value	On-balance si	ieet exposures	
					Non-derivative illianciai as	sets by accounting portion	ע	Derivatives with pu	Sitive fair value	Derivatives with	i negative ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonmai	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[362 166	2 362	6	0	11	5 341 0 75		0 0	0	0	0		
[1Y - 2Y [133	2 132		0	1	113		0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Austria	423 1,324	7 427	38	0	10	200 3 371 1,300		0	9 4	25	0		0
[5Y - 10Y [[10Y - more Total		1,32* 169 2,787	160	0	0	56	169		0 0	0 0	0	0 101 101		0 41
[0 - 3M [[3M - 1Y [2,767	2,769	0	0		0 0		0 0	0 0	0 0	0 0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	16	5 5 16 3	0	0		5 16 3		0 0	0 0	0	0		0
[5Y - 10Y [[10Y - more		178	178 0 2 202	0	0		178 0 0		0 0	0	0	0		0
Total 0 - 3M 3M - 1Y		(0 0	0	0		0 0		0 0	0	0	0		
[1Y - 2Y [Bulgaria	58	58 58	0	0		58		0 0	0 0	0	0		0
I 10Y - more		22	2 22	5	0		17 0		0 0	0	0	0		
Total [0 - 3M [[3M - 1Y [84	84	g	0		75			0	0	0		0
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total 0 - 3M 3M - 1Y		28	1 1 2 282	0	0		1 279		0 0	0 0	0	0		0
[1Y - 2Y [Czech Republic	283 24 263 3245 593	26 3 263 3 320	26 1	0		0 261		0	0	0	31 0		
[5Y - 10Y [10Y - more		321 599 128 1,614	5 595 8 128	9	43 0 0	4	0 0 261 5 243 5 5 540 128 1,454		0 0	0 0	0	0 0		
Total		1,614	1,614	66	43	51	1,454		0	0	0	31		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Denmark													
[3Y - 5Y [5Y - 10Y														
Total T0 - 3M F	1			0	0		0		0 (0	0	0		
[3M - 1Y [Estonia			0	0		0		0 0	0 0	0	0		0
[3Y - 5Y [5Y - 10Y [10Y - more	Estolila	14	14	0	0		0 14		0	0 0	0	0		
Total	1	14	14	0	0		14		o d	0	0	0		0



General governments exposures by country of the counterparty

						- 100	A 6 24 (4.2 / 2022							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	_
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
「 0 - 3M 「	Finland	0 0 0 0 0 0 0 0	0 0 0 0 5 5 0 0	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 50 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [France	47 111 20 21 29 539 0	C	0 0 0 0 12 0 12	000000000000000000000000000000000000000	33 (10 (10 (10 (10) (10) (10) (10) (10) (1	8 11 0 21 25 527 0 591	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [「2Y - 3Y 「 13Y - 5Y 「 15Y - 10Y 「 10Y - more Total	Germany	139 59 99 252 263 707 131	136 55 95 252 263 707 3 3	0 0 0 0 0 13	000000000000000000000000000000000000000	43 23 15 15 10 10	93 36 84 239 257 694	0 0 0 0 0 0 13	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Croatia	259 259 64 44 366 2188 19	0 259 68 44 366 314	3 0 31 13 4	0 0 0 0 0	(20) 22; 41; 5; 51	0 51 43 2 330 264	 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 21 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Greece		3,003	3/		31.	702	v		, and the second		A		23
10 - 3M	Hungary	14 49 57 150 205 588 42 1,104	42	8	000000000000000000000000000000000000000	5 14 76 55 41 11 220	136 517 18	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 10 0 3 3 5 2 5 0	2,200 0 10 33 25 0	000000000000000000000000000000000000000	0 0 0	() () () () () () () () () ()	0 0 0 30 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Italy	29 50 40 0 0 0	25 55 44 0 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(29 50 40 0 10 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latvia	0 15 0 0 0 0 0 0	15 15 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 15 0 0 0 0 5 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	nal AG						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	0 9 9 19	0 9 0 5 19 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 9 0 5 19 0 33	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(
[0 - 3M [Luxembourg													
[0 - 3M [Malta	30	0 0 0 0 30 30	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 30 30	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Netherlands	0 0 5 177 0	0 0 0 5 177 0 182	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 5 177 0 182	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [[3M - 1Y [Poland	36 66 51 19 133 255 255	30 60	2 7 2 0 2 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	23 54 44 193 129 225 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Portugal		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(
[0 - 3M [Romania	0 15 606 4004 144 777 661 57 2,603	52	0 2 3 1 0 1 3 2	000000000000000000000000000000000000000	0 (155 188 42 121 111 (0	. 595 548 50		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 59 40		0
Toy - more	Slovakia	2,033 9 9 9 23 219 135 1,186 7,73	83 96 236 219 135	0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 11 (83 37 222 215 5 128 1,177 78	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		79
Total Tota	Slovenia	25 22 26 5 6 29 100	53 0 22 0 0 29	0 0 0 0 0 0 10	000000000000000000000000000000000000000))))))	53 0 18 18 0 0 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						R	aiffeisen Bank Internation	nal AG						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	(55 22 22 24 46	0 0 50 5 25 5 25 6 40 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 50 0 50 0 25 0 25 40 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Sweden	55	59 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		59 0 0 0 0 0 0 0 0 0 0 0 0 0 0 28 86		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	6	15
Total [0 - 3M	United Kingdom		0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Iceland													
[0 - 3M f	Liechtenstein													
[0 - 3M []	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	66 67 110 100 186	0 0 0 0 4 64 5 16 100 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 0 0 64 16 0 90 0 0		0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	171
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong	100	100		·		170							17



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	nal AG						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
	(IIIII EUK)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets (net of short positions) 135 226 139 109 76	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	u.s.	133 222 1 1 1 1 7 7 6 6 6 6 6 6 6 6 6 6 6 6 6 6	18 19 76 9	64 0 3 0 0 0 0 0 0	000000000000000000000000000000000000000	(22 14 6 ((70 204 0 14 62 9 0 359	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [China	11 11 12 12 2	11 0 0 17 13 24 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 11 0 17, 13 24 5	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [] 3M - 1Y [] 11Y - 2Y [] 12Y - 3Y [] 12Y - 5Y [] 15Y - 10Y [] 10Y - more	Switzerland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other advanced economies non EEA	22 55 122 23	0 1 27 55 1 121 4 4 211	0 0 0 6 8 8 4 4	000000000000000000000000000000000000000		0 1 25 5 1 113 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Other Central and eastern Europe countries non EEA	183 288 27 279 241 66 41 1.299	183 282 276 194 239 65	4 7 15 7 8 8 2	000000000000000000000000000000000000000	44 44 16 44 51 31 52 233	135 227 251 144 181 36	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 48		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Middle East	113	5 3 6 6 12 112 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(6 12 112	5 3 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	136	138 0 0 0 0 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0 0 0	0	130	8 0 0 0 0 0 13 0 15	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0		18



General governments exposures by country of the counterparty

Raiffeisen Bank International AG

						140	inciscii bank internatioi	idi 710						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	0 0 2 0 4 100 75	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 4 109 79	0 0 0 0	0 0 0 0 0 0	0 0 0 0		0 0 0 0 19 27		3
[0 - 3M [Others	158 226 144 521 565 586 115 2.309	5 158 224 1 140 1 521 2 56 5 586 115 2.307	2 32 11 54 9 8 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 48 44 38 109 1 0	1255 146 86 429 444 577 103	000000000000000000000000000000000000000	0 0 0 0			0 0 0 0 0 0		524

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 counterparts 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 counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua Anuba, Anuba, Venezuela, Anuba, Venezuela,

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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.



General governments exposures by country of the counterparty

	İ					N.C	aiffeisen Bank Internation							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	515 120 2666 196 735 1,477 222 3,526	90 256 196 631 1,342	126 52	0	22 ()	354 30 160 158 587 1,346 170 2,896	((((0 0 0 0 0	0 0 0 4 0	0 0 0 25 0 0	0 0 0 0 0 0 101		0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Belgium	0 0 15 15 3 188 0	0 5 15 0 3 188	0 0 0 0 0	0 0 0 0 0	(0 5 15 0 0 188		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	Bulgaria	0 0 58 0 28	0 0 58 0 0 28	0 0 0 0 0 4 4	000000000000000000000000000000000000000	(0 0 58 0 0 0 24		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Cyprus	33					0.							
[0 - 3M [Czech Republic	542 148 175 3499 137 1.512 212 3,073	542 148 175 349 137 1,499 212 3,060	0 0 17 1 1 44 8 70	0 0 9 9 9 30 0 0	(((((((((((((((((((542 147 174 317 123 1,390 204 2,887	((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 19 0 0 0 0		0 0 0 0 0 0 0 0 0
Total	Denmark	و تارد	3,000	74	***	26	2,097					19		
Total	Estonia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 36 0	0 0 0 0 0 1 1 0	000000000000000000000000000000000000000	(((((((((((((((((((0 0 0 0 0 0 35 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		As of 30/06/2023												
						Pin								1
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	4
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 5 0 5 0	0 0 0 0 0 5 5 5 5	0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 50 50	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [France	25 5 40 0 80 532 0		0 0 0 0 12 0 12	000000000000000000000000000000000000000	20 () () () () () ()	5 5 30 0 75 519 0 635	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Germany	19 19 292 75 338 598 27 1,368	19 19 292 75 338	0 0 0	000000000000000000000000000000000000000	12 15 8 6 0 0	7 0 283 69 333 598 27	0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M	Croatia	28 290 146 89 355 292 98	28 290 144 89 362 275 98	2 17 0 26 8 17 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	94 66 1 5 5	28 194 66 88 334 232	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 35 19 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece	4,500	2,250	,			1,022	-		·		3,		
10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hungary	10 88 44 143 330 738 41 1,1,389	41	6	000000000000000000000000000000000000000	(143 626 18	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 23 0 0 0 1 0		0 0 0 0 0 0 0 0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	900,1 0 0 55 0 0	1,377 10 0 0 5 5 5 5	54 0 0 0	0	(1) (1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 0 0 55 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		291
[0 - 3M [3M - 1Y [1Y - 2Y	Italy	26 50 40 11 34 0 0	26 50 44 10 34 0	0	0	(26 50 40 10 34 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Latvia	0 0 0 5 5 8 0	0 0 0 0 5 5 8	0 0 0 0 5 5	0 0 0	()	0 0 0 0 0 8 8	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		Raiffeisen Bank International AG												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	1 1 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0 8 0 0 12 22 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg		54				1.	·		·		·		
[0 - 3M	Malta	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 3 30 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Netherlands	177	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 5 177 0 182	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Poland	55 8 233 223 134 222 2	1	1 5 4 1	000000000000000000000000000000000000000	() : : : : : : : : : : : : : : : : : : :	54 2 228 26 121 222 0 652	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		191
Total	Portugal			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania	26: 525 21: 56- 56- 51: 933 7.7.	2 65	8	000000000000000000000000000000000000000	6-5 151 118 15-5 37 11-1 (638	464 809 67	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	1 8 0 2 20 56 42 128		312
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	3 284 181 10 465 1,277 363 2,699		0 0 0 4 0 87 77 167	000000000000000000000000000000000000000	74 (6 8 3 3	3 212 181 91 457 1,190 305 2,439	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		10
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	2 2 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 0 1 11 12 2	0 0 0	(0 17 0 0 0 0 38 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

		As of 30/06/2023												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet	Dire	et exposures		Deriva	tives		Off balar	ce sheet	f
	(MIN EUR)				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos			negative fair value	Off-balance sh		
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 25 25 25 40 0 22 0	0 25 25 40 0 22 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 25 25 40 0 22 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3m] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Sweden	0 0 0 0 5 5 5 5	0 0 0 0 0 555	0 0 0 0 0	0		0 0 0 0 0 0 55	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0))) 0 0
[3M - 1Y [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
10 - 3M	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 64 0 16 133 3 0 0	0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 64 0 16 125 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0))) 0 0
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Japan 1111 229 229		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	113 225 22 22 21 25 5 5 5	27 28 125 9 0	64 0 0 0 0 0 0	000000000000000000000000000000000000000	3 24 9 2 11 0 0	46 204 14 23 109 9 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(19
TO - 3M	China	0 17 1 1 15 21 2 7	0 17 1 14 15 21 2 71	0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 17 1 14 15 21 2 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		7
10 - 3M 13M - 1Y	Switzerland		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		1
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other advanced economies non EEA	3 14 42 93 1 1 15	3 7 7 14 42 93 1 1 1 1 162	0 0 0 1 1 1 1 3	000000000000000000000000000000000000000	000000000000000000000000000000000000000	3 6 14 42 92 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		16
[0 - 3M [Other Central and eastern Europe countries non EEA	225 300 23 27 22 5 5 7 1,438	228 306 232 275 223 95	0 9 19 12 24 6 2	0	48 4 6 73 24 27 4 186	180 293 207 190 176 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 26	(947
0 - 3M 13M - 11Y	Middle East		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(347
Total Tota	Latin America and the Caribbean	0 6 13 6 9	0 0 0 13 0 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 13 0 0 15	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7



General governments exposures by country of the counterparty

Raiffeisen Bank International AG

							inciscii bank internatioi	idi 710						
							As of 30/06/2023	:						
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	(((((((((((((((((((0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 1 0 4 0 116 81 202	0 0 0 0	0 0 0 0 0 0	0 0 0 0		0 0 0 0 7 25		
[0 - 3M [Others	199 221 400 699 433 701 12- 2.788		20 67 58 24 7 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 38 57 37 77 0 0	160 116 293 637 350 692 124	000000000000000000000000000000000000000	0 0 0 0			000000000000000000000000000000000000000		5 876

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 counterparts 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 counterparts (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 conomic 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua Anuba, Anuba, Venezuela,
Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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 nGAMP

Performing and non-performing exposures Raiffelsen Bank International AG

					As of 30/09/2022									As of 31/12/2022				
		Gross c	carrying amount/ Nomina	I amount			irment, accumulated no t risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount			airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	e .	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min BUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	50,92	7 1	. 3	3	3	0	1	1		48,582	0	2	2	2	4	1	1	0
Debt securities (including at amortised cost and fair value)	21,82	1 1	. 0	0	0	183	0	0	۰	22,223		2	2	2	172	1	1	1
Central banks		4 0	0	0	0	0	0	0	0		0	0	0		0	0	0	0
General governments	16,69	2 1	. 0	0	0	74	0	0	0	16,869	0	0	0		59	0	0	0
Credit institutions	3,20	4 0	0	0	0	1	0	0	0	3,315	0	0	0		1	0	0	0
Other financial corporations	1,06	4 0	0	0	0	87	0	0	0	1,052	0	0	0		52	0	0	0
Non-financial corporations	85	7 0	0	0	0	20	0	0	0	983	0	2	2	2	59	1	1	1
Loans and advances(including at amortised cost and fair value)	129,80	142	3,114	3,114	2,858	1,205	1,887	1,777	654	121,921	110	3,088	3,088	2,771	1,184	1,788	1,671	695
Central banks	9,79	3 0	0	0	0	1	0	0	0	8,814	0	0	0		0	0	0	0
General governments	2,11	3 0	38	38	38	2	0	0	38	1,958	0	169	169	169	2	5	5	60
Credit institutions	7,87	5 0	5	S	5	9	4	4	0	6,857	0	4	4	4	9	4	4	0
Other financial corporations	12,18	4 0	179	179	78	91	48	34	5	11,683	0	174	174	75	100	49	34	5
Non-financial corporations	54,52	0 46	1,627	1,627	1,551	623	985	925	354	50,557	31	1,610	1,610	1,476	602	1,006	940	389
of which: small and medium-sized enterprises	13,61	5 24	628	628	562	182	390	360	237	12,858	25	599	599	533	184	407	375	192
of which: Loans collateralised by commercial immovable property	12,62	0 15	474	474	399	151	208	181	231	11,683	5	421	421	353	157	195	165	216
Households	43,32	2 96	1,266	1,266	1,186	480	850	815	257	42,049	80	1,130	1,130	1,047	471	724	688	242
of which: Loans collateralised by residential immovable property	28,92	15	459	459	420	179	248	224	210	28,596	11	426	426	382	176	229	204	197
of which: Credit for consumption	11,97	9 76	742	742	725	256	548	538	1	10,973	65	626	626	600	270	453	436	2
DEBT INSTRUMENTS other than HFT	202,55	144	3,117	3,117	2,861	1,388	1,888	1,779	654	192,726	110	3,092	3,092	2,776	1,359	1,789	1,672	697
OFF-BALANCE SHEET EXPOSURES	53,30	5	214	214	214	203	57	57	29	52,254		227	227	227	189	56	56	71

They the definition of constructions construct all assets to Models (Pull of Institution (TS) 18 5 5 5 5 221 1 203 and 18 1 and 1

Performing and non-performing exposures Raiffeisen Bank International AG

					As of 31/03/2023									As of 30/06/2023				
		Gross ca	srrying amount/ Nomina	d amount		Accumulated imp	airment, accumulated ne it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nominal a	amount		Accumulated imp	airment, accumulated neg it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	or	which non-performing	1	On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures
(subs Elith)		and t-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	46,564		1	1	1	0	1	1	0	43,301	0	1	1	1	16	1	1	
Debt securities (including at amortised cost and fair value)	23,939		2	2	2	211	1	1	1	25,785		6	- 6	. 6	226	1	1	1
Central banks	4		0							4		0	0		0	0	0	0
General governments	18,343	3 0	0			63	0		0	20,306	0	0	0	0	90	a	0	0
Credit institutions	3,501		0			1	0		0	3,362	0	3	3	3	2	a	0	0
Other financial corporations	1,122	2 0	0			84	0	0	0	1,141	0	0	0	0	73	0	0	0
Non-financial corporations	967	7 0	2		2	63	1	1	1	973	0	3	3	2	61	1	1	1
Loans and advances(including at amortised cost and fair value)	125,843	122	2,996	2,996	2,621	1,353	1,707	1,591	733	122,066	144	2,914	2,914	2,495	1,280	1,651	1,531	721
Central banks	9,201		0			0	0		0	9,344	0	0	0		0	0	0	0
General governments	2,049	0	175	175	175	1	5	5	122	1,887	0	177	177	177	1	S	5	109
Credit institutions	8,205	13	6		6	18	3	3	0	7,951	0	S	5	5	10	3	3	0
Other financial corporations	13,636	5 0	176	176	77	79	52	33	5	11,202	0	173	173	70	101	60	37	5
Non-financial corporations	50,710	34	1,490	1,490	1,296	754	901	840	362	50,003	60	1,458	1,458	1,210	701	890	827	346
of which: small and medium-sized enterprises	14,015	31	591	591	526	198	409	378	182	13,888	27	584	584	522	221	405	374	178
of which: Leans collateralised by commercial immovable property	12,016	3	411	411	339	143	173	140	234	12,031	1	398	398	330	143	165	132	223
Households	42,043	76	1,149	1,149	1,068	500	745	710	244	41,678	83	1,101	1,101	1,034	466	692	659	261
of which: Loans collateralised by residential immovable property	28,579	12	412	412	368	172	215	190	196	28,240	15	414	414	372	151	205	180	209
of which: Credit for consumption	10,916	5 60	660	660	633	304	488	471	2	10,811	62	618	618	584	292	448	425	2
DEBT INSTRUMENTS other than HFT	196,347	122	2,999	2,999	2,625	1,564	1,709	1,593	734	191,152	144	2,921	2,921	2,502	1,522	1,653	1,534	722
							4,	4,222									-,	
OFF-BALANCE SHEET EXPOSURES	52,001		222	222	222	192	53	53	55	51,696		175	175	175	170	45	45	41



Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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 nonperforming 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
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)	3,240	1,307	923	797	1,415	350	3,190	1,346	902	789	1,468	402
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	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	228	101	35	27	0	0	217	100	35	29	1	1
Non-financial corporations	2,233	909	680	592	1,086	218	2,315	966	679	597	1,195	273
of which: small and medium-sized enterprises	1,081	366	245	188	685		1,102	409	267	214	792	
Households	778	297	209	178	328	132	658	281	188	163	272	127
DEBT INSTRUMENTS other than HFT	3,240	1,307	923	797	1,415		3,190	1,346	902	789	1,468	
Loan commitments given	160	47	6	3	10	1	89	20	6	3	9	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	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

⁽a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

Raiffeisen Bank International AG

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance maceum	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		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 nonperforming 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
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	О	0	0	0	0	0	0	o
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)	2,853	1,267	801	708	1,276	396	2,728	1,237	789	701	1,249	394
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	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	217	102	36	30	1	1	234	99	39	33	38	1
Non-financial corporations	2,037	877	575	511	1,045	269	1,951	859	569	510	1,005	269
of which: small and medium-sized enterprises	902	360	220	183	631		791	342	206	179	549	
Households	600	289	191	166	230	126	543	279	180	158	206	125
DEBT INSTRUMENTS other than HFT	2,853	1,267	801	708	1,276		2,728	1,237	789	701	1,249	
Loan commitments given	78	14	5	3	4	1	80	22	5	4	10	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisen Bank International AG

	AS 07 30/09/2022							AS 07 31/12/2022						AS OF 31/03/2023						AS OT 30/06/2023					
	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair		Of which: non- performi of which: defaulted	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative	
A Agriculture, forestry and fishing	1,664	135	135	1,664	95	0	1,468	124	124	1,467	108	0	1,338	118	118	1,336	108	0	1,389	116	116	1,386	122	0	
B Mining and guarrying	1,295	118	118	1,295	128	0	865	107	107	865	113	0	1,074	93	93	1,074	97	0	653	89	89	653	93	0	
C Manufacturing	11.993	350	350	11.993	329	0	11.013	304	304	11.008	296	0	10.993	301	301	10.987	458	0	10.793	300	300	10.788	414	0	
D Electricity, gas, steam and air conditioning supply	1,781	69	69	1,781	73	0	1,818	50	50	1,818	59	0	1,848	32	32	1,848	38	0	1,819	36	36	1,819	38	0	
E Water supply	400	3	3	400	16	0	416	3	3	416	8	0	372	3	3	372	8	0	421	3	3	421	7	0	
F Construction	2.095	73	73	2.093	77	0	1.993	90	90	1.988	80	0	2.006	95	95	2.001	77	0	1.985	97	97	1.981	82	0	
G Wholesale and retail trade	11.198	237	237	11.180	252	0	10.084	267	267	10.065	249	0	10.169	265	265	10.148	245	0	10.207	260	260	10.184	244	0	
H Transport and storage	3,143	131	131	3,143	138	0	2,843	124	124	2,843	113	0	2,769	111	111	2,769	119	0	2,692	90	90	2,692	105	0	
I Accommodation and food service activities	687	120	120	687	55	0	673	119	119	673	44	0	673	119	119	673	42	0	690	119	119	689	38	0	
3 Information and communication	2.505	32	32	2.505	43	0	2.372	26	26	2.372	116	0	2.331	26	26	2.331	117	0	2.146	26	26	2.146	99	0	
K Financial and insurance activities	1,124	30	30	1,122	33	0	914	22	22	910	37	0	978	25	25	975	40	0	747	24	24	744	35	0	
L Real estate activities	9,044	212	212	8,992	230	0	8,833	195	195	8,788	211	0	9,075	153	153	9,030	157	0	9,142	152	152	9,100	177	0	
M Professional, scientific and technical activities	4,914	70	70	4,914	91	0	4,778	74	74	4,777	70	0	4,598	77	77	4,597	81	0	4,842	75	75	4,842	76	0	
N Administrative and support service activities	1,455	15	15	1,455	22	0	1,291	14	14	1,291	26	0	1,335	12	12	1,335	22	0	1,261	12	12	1,261	16	0	
O Public administration and defence, compulsory social security	9	0	0	9	0	0	8	0	0	8	0	0	9	0	0	9	0	0	6	0	0	6	0	0	
P Education	45	2	2	45	2	0	57	2	2	57	2	0	41	2	2	41	2	0	41	2	2	41	2	0	
Q Human health services and social work activities	885	19	19	885	12	0	829	78	78	828	65	0	804	47	47	804	35	0	832	47	47	832	35	0	
R Arts, entertainment and recreation	145	6	6	145	7	0	143	6	6	143	6	0	137	6	6	137	5	0	147	6	6	147	4	0	
S Other services	139	4	4	139	5	0	159	4	4	159	4	0	160	4	4	160	4	0	189	5	5	189	4	0	
Loans and advances	54 520	1 627	1 627	54 446	1 609		50.557	1.610	1.610	50.476	1 609	-	50.710	1.400	1 490	50.627	1.655		50.003	1 458	1.459	40 971	1 501		

⁽¹⁾ 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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.