

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

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,244	16,203	15,931	17,477	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	14,920	15,888	15,791	17,345	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,923	17,881	17,611	19,165	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	16,599	17,565	17,471	19,032	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	19,266	20,168	20,016	21,593	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	19,166	20,061	19,969	21,543	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	97,278	93,668	95,612	98,474	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	97,278	93,668	95,612	98,474	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	15.67%	17.30%	16.66%	17.75%	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	15.34%	16.96%	16.52%	17.61%	(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	17.40%	19.09%	18.42%	19.46%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.06%	18.75%	18.27%	19.33%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	19.81%	21.53%	20.93%	21.93%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.70%	21.42%	20.89%	21.88%	(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	237,112	229,189	232,225	243,805	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	7.14%	7.80%	7.58%	7.86%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,923	17,881	17,611	19,165	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	16,599	17,565	17,471	19,032	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	237,112	229,189	232,225	243,805	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	237,112	229,189	232,225	243,805	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.14%	7.80%	7.58%	7.86%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.00%	7.66%	7.52%	7.81%	[A.2]/[B.2]	



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		ĺ	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)  OWN FUNDS	19,266	20,168	20,016	21,593	C 01.00 (9010.0010)	REGULATION Addition 4(118) and 72 of CFR
							C 01 00 (40020 -0010)	Acticle 50 of CER
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	15,244	16,203	15,931	17,477		
	A1.1	Capital insulments engine as CE12 Capital (including share premium and net own Capital Instruments)	5,972	5,970	5,971	5,971	C 01.00 (+0030,±0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A.1.2		14,267	15,073	15,174	16,182	C 01.00 (r0120,c0010)	Articles 26(1) point (c), 26(2) and 36(1) points (s) and (i) of CRR
	A.1.3		-4,634	-4,542	-4,592	-4,206	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CFR
	A1.4		-457	-504	-500	-515	C 01.00 (+0200,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 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	683	695	635	667	C 01.00 (49220,c0010)	Article 84 of CFPR
	A.1.7		-3	-26	-18	77	C 01.00 (40250,c0010)	Articles 32 to 35 of and 35 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-608	-620	-577	-657	C 01.00 (r0300,c0010) + C 01.00 (r0360,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	-16	-12	.9	-6	C 01.00 (+0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 43 and 156 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0380,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 46 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Adicie 36(1) point (() of CRR  Adicies 4(36), 36(1) point (b) (0) and 80 to 91 of CRR; Adicies 36(1) point (b) (0, 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-50	-52	-78	-37	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 250 of CRR, Articles 36(1) point b) (III) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(II) of CRR and Articles 36(1) point b) (iv) and 153(II) of CRR.
	A.1.14.1		-50	-52	-78	-37	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (6), 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 (+0480,±0010)	Articles 4(27), 35(1) point (b); 43 to 46, 49 (3) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 35(1) point (c) and 30; Articles 45(1) point (a) and 45(2) of CPR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (49500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 48 of CFFR
	A.1.18A	(-) insufficient coverage for non-performing exposures	-64	-94	-106	-132	C 01.00 (r0513,c0010)	Article 30(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (+0514,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 (4515,c0010)	Article 36(1), point (I) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (49524,c0010)	Article 3 CRR
	A1.20	CET1 capital elements or deductions - other	-169	0	-109	0	C 01.00 (48529,c0010)	
	A1.21		324	315	141	133	CA1(1.1.5 + 1.11.8 + 1.11.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CETI 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		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 480 of CRIR
	A.1.21.3		324	315	141	133	C 01.00 (r0520,c0010)	Atticlim 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,679	1,677	1,680	1,688	C 01.00 (r0530,c0010)	Article 63 of CFR
	A.2.1		1,679	1,677	1,680	1,688	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0500,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (+0550,c0010) + C 01.00 (+0580,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,923	17,881	17,611	19,165	C 01.00 (40015,c0010)	Article 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,343	2,287	2,405	2,428	C 01.00 (49750,c0010)	Article 71 of CFFR
	A.4.1		2,281	2,243	2,229	2,244	C 01.00 (+0760,±0010) + C 01.00 (+0890,±0010)	
	A4.2	Other Tier 2 Capital components and deductions	286	253	270	267	C 01.00 (49910, c0010) + C 01.00 (49920,c0010) + C 01.00 (49900, c0010) + C 01.00 (49940,c0010) + C 01.00 (49900, c0010) + C 01.00 (49995, c0010) +	
	A.4.2	Oriet nei 2 Capital components and dedactions	200	203	2/0	207	C 01.00 (49970,c0010) + C 01.00 (49974,c0010) + C 01.00 (49978,c0010)	
	A.4.3	Tier 2 transitional adjustments	-224	-209	-94	-83	C 01.00 (40800,c0010) + C 01.00 (40900,c0010) + C 01.00 (40900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	97,278	93,668	95,612	98,474	C 02.00 (r0010,±0010)	Articles 92(2), 95, 95 and 96 of CRR
OWN I ONDO REQUIREMENTS	B.1	Of which: Transitional adjustments included	100	107	47	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.67%	17.30%	16.66%	17.75%	CA3(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.40%	19.09%	18.42%	19.46%	GA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.81%	21.53%	20.93%	21.93%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,920	15,888	15,791	17,345	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.35%	16.98%	16.52%	17.61%	[D.1](8-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	324	315	141	133	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 7.1 due to IFRS 9 transitional arrangements  Adjustments to 7.2 due to IFRS 9 transitional arrangements	-224	-209	-94	-83	C 05.01 (r9440,c0030)	
		Adjustments to T2 due to BRS 9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements						
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements  ad on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	0	0	0	0	C 05.01 (r0440,c0040)	



#### Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	73,239	66,474	67,645	69,327	C 02.09 (n0440, c0019) (-C 07.00 (n0690, c12205, s601) + C 07.00 (n0110, c12205, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s602) + C 08.00 (n0130, s602) + C 08.00 (n0130, s602) + C 08.00 (n0130, s6
Of which the standardised approach	26,961	25,507	24,000	26,144	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	37,189	31,391	32,199	31,577	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) + C 08.01 (r0060, c0280, s002)]
Of which the advanced IRB (AIRB) approach	8,240	8,616	8,554	8,819	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	588	661	690	688	C 02.00 (n420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,820	1,593	1,677	1,801	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) +
Credit valuation adjustment - CVA	241	201	235	247	C 02.00 (r0640, c0010)
Settlement risk	15	21	21	22	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,967	2,015	1,871	1,650	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,722	8,573	9,461	10,392	C 02.00 (r0520, c0010)
Of which the standardised approach	6,519	7,270	7,963	8,754	C 02.00 (v0530, c0010)
Of which IMA	1,204	1,303	1,499	1,638	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, c0601)*12.5+C 20.00 (6010,c0450)*12.5+MAX(C 24.00(6010,c0090),C 24.00(6010,c0100),C 24.00(6010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	12,173	14,790	14,702	15,035	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	12,173	14,790	14,702	15,035	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	100	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	97,278	93,668	95,612	98,474	

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

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



(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	7,798	10,600	2,718	5,383
Of which debt securities income	584	831	245	510
Of which loans and advances income	5,656	7,560	1,869	3,744
Interest expenses	3,608	4,915	1,264	2,490
(Of which deposits expenses)	2,365	3,231	849	1,687
(Of which debt securities issued expenses)	452	621	166	343
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	23	24	6	26
Net Fee and commission income	2,347	3,017	665	1,381
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	-19	-27	0	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-215	-141	-41	-9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	52	57	5	11
Gains or (-) losses from hedge accounting, net	-12	-28	6	2
Exchange differences [gain or (-) loss], net	378	271	51	59
Net other operating income /(expenses)	38	59	-1	1
TOTAL OPERATING INCOME, NET	6,782	8,919	2,146	4,353
(Administrative expenses)	2,615	3,517	897	1,774
(Cash contributions to resolution funds and deposit guarantee schemes)	165	188	56	68
(Depreciation)	329	457	111	226
Modification gains or (-) losses, net	-7	-27	-4	-8
(Provisions or (-) reversal of provisions)	572	860	83	373
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	6	4
(Commitments and guarantees given)	-32	-27	-8	10
(Other provisions)	604	886	84	359
Of which pending legal issues and tax litigation <sup>1</sup>	0	189	0	0
Of which restructuring <sup>1</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	282	418	33	36
(Financial assets at fair value through other comprehensive income)	-1	-3	-2	5
(Financial assets at amortised cost)	284	421	34	32
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-26	-3	30	0
(of which Goodwill)	0	0	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	85	103	29	52
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	3	-7	-8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,923	3,562	955	1,911
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,268	2,568	724	1,428
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,268	2,568	724	1,428
Of which attributable to owners of the parent	2,106	2,375	666	1,316

<sup>(1)</sup> 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 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	y			Fair value hierarchy			,	Fair value hierarch	y		,	air value hierarch	у	
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	45,281				43,229				41,934				44,282				IAS 1.54 (I)
Financial assets held for trading	7,010	2,212	4,790	8	5,770	1,629	4,130	11	6,562	2,586	3,963	12	6,549	2,583	3,953	13	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	727	121	25	582	779	130	32	616	768	130	33	604	765	125	25	615	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	184	156	27	0	185	160	25	0	173	156	18	0	174	156	18	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,000	2,263	481	256	2,993	2,239	495	259	2,842	2,095	489	257	3,776	3,073	446	257	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	141,782				139,122				144,206				147,712				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,461	0	1,461	0	1,160	0	1,160	0	1,152	0	1,152	0	1,075	0	1,075	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	-790				-365				-390				-447				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	5,014				4,899				5,810				5,564				
TOTAL ASSETS	203,669				197,771				203,057				209,452				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1	12/2023			As of 31/03/2024							As of 30/	06/2024				
		Gross carryl	ing amount <sup>(2)</sup>		Accumulated impairment (2)		1t <sup>(2)</sup>	Gross carrying amount (2)		it <sup>(2)</sup>	Accumulated impairment (2)		Gros	s carrying amount	in .	Accumulated impairment (2)		nt <sup>(2)</sup>	Gross carrying amount <sup>(2)</sup>			Accumulated impairment (2)				
Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	increase in credit	increase in credit risk since initial	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	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		2,519	378	2	-1	-12	-1	2,611	250	2	-1	-9	-2	2,469	238	2	-1	-8	-2	3,416	220	2	-9	-5	-2	Annex V.Part 1.31, 44(b)
comprehensive income		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		23,520	1,395	0	-6	-202	0	24,706	1,022	0	-57	-150	0	27,176	936	0	-65	-130	0	27,949	962	0	-52	-78	0	Annex V.Part 1.31, 44(b)
amortised cost		95,759	21,259	2,540	-375	-837	-1,557	92,779	20,159	3,214	-314	-800	-1,669	95,592	19,843	3,426	-304	-781	-1,732	100,065	18,219	3,398	-314	-761	-1,798	Annex V.Part 1.32, 44(a)

 $<sup>^{\</sup>rm (1)}$  This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>[8]</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### Breakdown of liabilities

Raiffeisen Bank International AG

#### (mln EUR)

(mar LON)					
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	8,864	8,463	8,543	8,632	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,200	1,088	1,121	1,096	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	169,942	164,831	168,598	175,166	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{L}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,653	1,466	1,414	1,366	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-941	-514	-543	-551	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,449	1,558	1,533	1,670	IAS 37.10; IAS 1.54(I)
Tax liabilities	221	286	219	216	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	1,401	726	1,727	752	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 <sup>4</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	183,790	177,904	182,612	188,346	IAS 1.9(b);IG 6
TOTAL EQUITY	19,879	19,867	20,445	21,105	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	203,669	197,771	203,057	209,452	IAS 1.IG6

<sup>(1)</sup> 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	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		5,979	4,845	4,689	4,589	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	5	11	11	11	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	430	556	517	473	Annex V.Part 1.31
	Central banks	4,124	2,986	761	592	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	19	9	32	49	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,219	3,699	5,366	6,358	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	999	1,441	836	940	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	25,035	23,016	27,018	28,172	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	4,132	3,117	3,371	4,505	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	13,781	12,275	12,478	13,250	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,627	4,857	5,041	5,605	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	45,563	44,856	45,067	46,551	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	33,083	34,216	31,604	33,302	ECB/2013/33 Annex 2.Part 2.9.1
	Households	57,479	58,412	57,950	59,034	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	39,692	40,088	39,392	40,338	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,339	23,335	23,669	25,146	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,585	2,027	2,031	2,036	Annex V.Part 1.37
Other financial liabilities		1,704	1,858	2,149	2,083	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		181,660	175,849	179,676	186,259	



Market Risk Raiffeisen Bank International AG

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

## European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach						
			As of 30/09/2	023		As of 31/12/2023						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions*	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(minESR, %) Central dovernments or central banks	44.885	48,295	2,696		53.956	56,638	5.285				
	Regional dovernments or local authorities	1,963	1,852	127		1,885	1,886	119				
	Public sector entities	711	774	16		730	1,020	124				
	Multilateral Development Banks	1,434	3,161	218		1,091	2,560	35				
	International Organisations	1,902	1,901	0		1,979	1,976	0				
	Institutions	1,619	1,629	170		1,266	1,283	185				
	Corporates	8,327	6,598	6,689		8,095	6,408	6,412				
	of which: SME	3,169	2,543	2,238		3,037	2,365	2,075				
	Retail	10,811	8,044	5,748		10,047	7,226	5,131				
Consolidated data	of which: SME	1,901	1,597	913		1,929	1,626	929				
Consolidated data	Secured by mortalistes on immovable property	22,743	12,603	5,817		7,556	7,488	3,249				
	of which: SME	936	923	311		923	906	307				
	Exposures in default	1,158 155	416	510	733	1,324	431	548	606			
	Items associated with particularly high risk	155	130	195		43	37	56				
	Covered bands	37	37	4			0					
	Claims on institutions and corporates with a ST credit assessment	119	119	87		127	127	81				
	Collective investments undertakings (CRII)	1.092	1.092	1,642		1.085	1.086	1.620				
	Equity Other exposures	5.448	3,988	3,471		5,500	4,239	3,116				
	Other exposures Standardised Total 2	92,343	99,799	27,392	1.210	94,025	92.418	25,996	1.171			
	Sunsingles lots	** Original exposure, unlike Exposure value, is no					22,720	23,000	4,4/4			

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	12,752	13,828	18		13,775	15,091	22	
	Regional governments or local authorities	205	218	0		201	215	0	
	Public sector entities	85	8	1		84	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	892	42		289	311	13	
	Corporates	1,118	1,018	974		1,232	1,134	1,092	
	of which: SME	234	208	165		225	196	155	
	Retail	500	336	252		44	26	21	
ALIOTOLA	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	5,893	5,809	2,034		1,263	1,258	444	
	of which: SME	291	289	80		265	264	73	
	Exposures in default	60	54	60	13	38	22	24	15
	Items associated with particularly high risk	152	127	190		41	35	53	
	Covered bonds	24	24	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	111	111	39		120	120	34	
	Equity	926	925	1,364		932	932	1,359	
	Other exposures	2.914	1.455	1.425		2.342	1.073	1.082	

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(minSUR, %)	Original Exposure <sup>1</sup>	Original Exposure <sup>1</sup> Exposure Yulus <sup>1</sup> Exit exposure amount Value adjustments and provisions <sup>2</sup>				Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	10.955	11.041			10.525	10,599				
	Regional governments or local authorities	1	1	0		1	1				
	Public sector entities	0	11	2		0	31	6			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	8	8	2		11	11	2			
	Corporates	1,038	834	746		1,038	825	735			
	of which: SME	430	395	306		425	389	302			
	Retail	2,275	1,920	1,457		2,110	1,752	1,270			
CZECH REPUBLIC	of which: SME	243 2.430	238 2.422	136		249 2.445	245	140			
OLLOTTILI ODLIO	Secured by mortstates on immovable property	2,430	2,422	840		2,648	2,440 311	846			
	of which: SME	512	312	36	31	313	311	41	30		
	Exposures in default items associated with particularly high risk	2	2	3	**	74	2	3	30		
	Covered bonds			0		0		0			
ı	Claims on institutions and corporates with a ST credit assessment										
ĺ	Collective investments undertakings (CIU)						0				
ı	Equity	11	11	11		12	12	12			
ĺ	Other exposures	306	308	307		252	252	251			
	Standardised Total <sup>2</sup>				73				66		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mtsSUR, %)	Original Exposure <sup>1</sup>	Exposure Value	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6,012	6,011	0		6,710	6,709	1	
	Resional sovernments or local authorities	2	2	0		2	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		3	1		5	3	1	
	Corporates	841	650	563		789	642	561	
	of which: SME	446 763	398 682	311 393		390 767	361 690	279	
	Retail of which: SME	763	662	379		747	672	384	
SLOVAKIA	of which: SME Secured by mortalistis on immovable property	743	663	379		65	672	22	
	of which: SME	26	28			27	26		
	Exposures in default		16	17	10	22	18	20	37
	Items associated with particularly high risk	0		0			0		
	Covered bands	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	52	52	131		52	52	129	
ĺ	Other exposures	283	283	354		503	503	316	
	Standardised Total <sup>2</sup>				56				57

		(2) Total value adjustments and provisions per c	Total value adjustments and provisions per country of country and excludes those for accuritization exposures but includes general credit risk adjustments.								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(minEUR, %)										
	Central governments or central banks	3,557	4,319	0		4,743	5,474	35			
i	Regional sovernments or local authorities	391	343	69		390	373	75			
i	Public sector entities	0		0		10	10	10			
	Multilateral Development Banks						0				
	International Organisations					۰	0				
	Institutions	. 2	224	201		2	244	219			
	Corporates	251 109	224 102			276 124	244 106				
	of which: SME	109	102	78			106	82			
	Retail	100	89	52		102	92	53			
ROMANIA	of which: SME	92	87	50		94	89	51			
	Secured by mortgages on immovable property			3		3	3	4			
	of which: SME Exposures in deficult	9									
	Exposures in default  Items associated with particularly high risk	1			9	1		4			
							0				
l	Covered bonds  Claims on institutions and corporates with a ST credit assessment						0				
l	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	,		37		3		10			
l	Collective investments undertakings (ClU) Equity	1	3	37		3	3	38			
	Other exposures	161	181	166		180	180	167			
	Standardised Total <sup>2</sup>	201	494	200	10		***	107	1		

GERMANY

#### 2024 EU-wide Transparency Exercise

	Raiffeisen Bank International AG										
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure <sup>s</sup>	Original Exposure * Exposure Value * Pole exposure amount provisions *					Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minEUR, %)										
	Central sovernments or central banks			0		1,858	1,658	1,858			
	Regional sovernments or local authorities	9		0							
	Public sector entities Multilateral Development Banks			0							
	Mutiliateral Development Banks International Organisations			0							
	Institutions						0				
	Corporates	813	733	707		842	752	728			
	of which: SME	171	109	83		175	101	77			
	Retail	2,514	1,564	1,171		2,540	1,508	1,130			
RUSSIAN	of which: SME	9	8	5		6	6	4			
FEDERATION	Secured by mortilasies on immovable property	1,086	1,083	383		1,096	1,093	385			
	of which: SME	75 217	73 52	26		79 344	77 192	27 209			
	Exposures in default	217	52	60	164	344	192	209	151		
	Items associated with particularly high risk	0		0							
	Covered bands Claims on institutions and corporates with a ST credit assessment										
	Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU)	o o					0				
	Coultry  Equity										
	Other exposures	381	381	381		537	536	528			
	Standardised Total <sup>2</sup>				238				216		
	Christal exposure, unlike Disposure value, in recorded before taking into account one effect due to credit conversion factors or creditinic militariation hichiques is at, substitution effects).										

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

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure <sup>s</sup>	Original Exposure   Exposure Value   Sisk exposure amount   Provisions   Provisions				Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minUR, %) Central governments or central banks	3.917	5.130			3.853	5.463	50	
	Regional governments or local authorities	36	20	4		15	20	4	
	Public sector entities	24	32	0		1	60	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	1		5	5	1	
	Corporates	206	195	181		193	183	169	
	of which: SME	65	64	51		64	64	50	
	Retail	353	29	20		380 32	36	26	
HUNGARY	of which: SME Secured by mortalises on immovable property	40		1		30	79		
	Secured by mortwates on immovable property of which: SME	22	22			30		10	
	Exposures in default	7	3	4	4		3		4
	Items associated with particularly high risk			0					
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	24	24	24		24	24	24	
I	Other exposures	153	153	153		165	166	165	
	Standardised Total <sup>2</sup>				10				10

March   Marc														
Comparation					Standardised Ap	proach								
Conjunct Expression   Conjunct Expression			As of 30/09/2	023				12/2023						
Second   S	(minSUR, %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
20 20 1 20 20 20 20 20 20 20 20 20 20 20 20 20	anks			0				0						
0   0   0   0   0   0   0   0   0   0	thorities			0				0						
200 200 22 220 22 22 22 22 22 22 22 22 2		383	357	1		367	339	1						
200 200 22 220 22 22 22 22 22 22 22 22 2		0		0			0	2						
20 16 16 16 16 16 16 16 16 16 16 16 16 16		306		32		229	217	37						
22 32 46 22 36 24 36 36 36 36 36 36 36 36 36 36 36 36 36		153		140		161		140						
5 6 5 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2														
50 68 28 22 22 25 25 26 27 26 27 27 27 27 28 28 28 28 28 28 28 28 28 28 28 28 28		25	19			23	18	14						
6 6 2 6 2 1 1 2 2 1 1 2 2 1 1 2 2 1 1 2 2 1 1 2 2 2 1 1 2 2 2 1 1 2 2 2 1 2 2 2 1 2		0					0	9						
2 1 2 2 1 0 2 2 1 0 0 0 0 0 0 0 0 0 0 0	able preperty	50	40			23	23							
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2	1	î	2	2	1	1	2					
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	y high risk	1	1	1		0	0	0						
ga (CIU) 0 0 0 0		0	0	0		0	0	0						
	rates with a ST credit assessment	0	0	0		0	0	0						
30 30 31 6 6 7	ings (CIU)	0					0	۰						
		10	10	11				3						
				٠	9		٥							

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	/12/2023			
		Original Esposure <sup>1</sup>	Original Exposure * Exposure Value* Pink exposure amount Value adjustments and provisions*					Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minESP, %) Central dovernments or central banks		,			2.151	1.725	167			
	Regional governments or local authorities			0		0	0				
	Public sector entities										
	Multilateral Development Banks			0			0				
	International Organisations	0		0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	626	456	404		500	375	329			
	of which: SME	306	223	171		245	197	151			
	Retail	625	554	387		595	522	363			
SERBIA	of which: SME	193	159	91		193	157	90			
OLINDIN	Secured by mortalisies on immovable property	489	485	170		450	455	159			
	of which: SME	23	22	8		17	16	6			
	Exposures in default	52	17	17	35	52	16	17			
	Items associated with particularly high risk			0							
	Covered bonds  Claims on institutions and corporates with a ST credit assessment			0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0				
	Collective investments undertakings (CIU) South	1	11	11		12	12	12			
	Other exposures	76	76	76		74	74	74			
	Other exposures				и						

				Standardised Approach									
					Standardised Ap	proach							
			As of 30/09/2	023			As of 31.	12/2023					
		Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(minGLR, %)	2.876	2,899			2.820	2.841						
	Central governments or central banks	2,876	2,899			2,820	2,841	21					
	Regional dovernments or local authorities		10				20						
	Public sector entities Multilateral Development Banks						20						
	International Organisations			0			0						
	Institutions	3		0		1	1						
	Corporates	144	124	108		142	122	108					
	of which: SME	79	69	54		72	61	47					
	Retail	1,722	1,437	1,049		1,535	1,242	901					
CROATIA	of which: SME	197	162	92		205	169	97					
CHOATIA	Secured by mortalisis on immovable property	652	649	231		200	206	77					
	of which: SME			6		9	9	6					
	Exposures in default	76	27	30	51	78	25	28	53				
	Items associated with particularly high risk	9											
	Covered bands  Claims on institutions and corporates with a ST credit assessment	° °					0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	ů,											
	Councing Investments Undertakings (CIU)	12	12	31		13	13	31					
	Other exposures	190	193	214		164	164	184					
	The factor total				83				13				

			Standardised Approach									
			As of 30/09/2	023				12/2023				
	model P NA	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	111	85	41		109	67	16				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	7	0		0	7	2				
	Multilateral Development Banks	1,434	3,161	218		1,091	2,569	35				
	International Organisations	1,902	1,901	0		1,979	1,978	0				
	Institutions	0	0	0		2	2	0				
	Corporates	326	262	220		301	229	191				
	of which: SME	238 576	197 537	154 381		217 572	168 531	131 376				
	Retail	576 135	537 118	381 68		572 139	531 123	376				
Other Countries	of which: SME	135	176	65		220	214	70				
	Secured by mortilates on immovable property of which: 'Caff	83	81	29		26	73	25				
	of which: SME Exposures in default	22	10	20	22	34	,,,					
	Items associated with particularly high risk					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	4	4	4		4	4	4				
	Other exposures	124	124	46		132	132	41				
	Standardised Total <sup>2</sup>				50							

### 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
				03/2024			As of 30	/06/2024			
	(min EUR, N)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and presisions				
	Central governments or central banks	54,634	57.365	6,063		60,019	62,800	7,654			
	Regional governments or local authorities	2.015	2.001	120		2,049	2.011	180			
	Public sector entities	759	1,049	124		1,367	1,616	130			
	Multilateral Development Banks	1,232	2,607	66		1,118	2,509	28			
	International Organisations	2,114	2,113	0		2,240	2,239	0			
	Institutions	1,754	1,753	201		3,906	3,542	240			
	Corporates	7,474	5,867	5,918		7,971	6,260	6,354			
	of which: SME	2,961	2,310	2,027		3,021	2,314	2,033			
	Retail	11,570	7,293	5,175		12,005	7,568	5,371			
Consolidated data	of which: SME	1,931	1,650	243		1,984	1,705	975			
Consolidated data	Secured by mortalistics on immovable property	7,324	7,268	3,140		7,235	7,184	3,023			
	of which: SME	928	911	306		934	918	309			
	Exposures in default	1,372	442	564 71	732	1,180 214	281	323	708		
	Items associated with particularly high risk	53	47	71		214	204	307			
I	Covered bonds	° °	0								
	Claims on institutions and corporates with a ST credit assessment	126	126	89		122	122	82			
	Collective investments undertakings (CIU) Equity	1.195	1.195	1.761		1262	1.262	1.826			
I	Courty Other emouses	2,184	2,181	1,761		2,310	2.305	1,026			
	Standardised Total 2	93,807	21,306	24,374	1.184	202.000	99,913	26,624	1.170		
		93,807						25,624	1,170		

		Standardised Approach								
	1		As of 31/	enema.			As of 30	00012024		
			AUGE	V37024			Altitud	100.2024		
		Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(minEUR, %)	13.976	15.124			15.774	17.021			
	Central sovernments or central banks Regional governments or local authorities	203	25,129			202	214	9		
	Regional governments or local authorities Public sector entities	203		3		622	533	2		
	Public sector entries  Multilateral Development Banks		0	0			0	0		
	International Organisations					0		0		
	Institutions	616	619	35		2,025	1.665	38		
	Corporates	905	820	785		1,060	982	951		
	of which: SME	193	265	130		170	142	112		
	Retail	1,741	207	156		1,863	213	160		
AUSTRIA	of which: SME	0	0	0		0	0	0		
AUSTRIA	Secured by mortgages on immovable property	1,255	1,250	441		1,281	1,278	457		
	of which: SME	261	250	72		274	273	76		
	Exposures in default	52	22	24	29	53	22	24	30	
	Items associated with particularly high risk	41	35	52		41	35	53		
1	Covered bonds		0			0				
	Claims on institutions and corporates with a ST credit assessment		119	41		115				
1	Collective investments undertakings (CIU)	119 1,068	119	41 1,530		1,119	115 1,119	31 1,562		
1	Collegenorman	1,068	1,068	1,530		1,119	1,119	1,562		
	Other exposures Standardised Total <sup>2</sup>	360	359	367	42	292	201	300	-	

		(a) total table asparate in a six pro-							
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CZECH REPUBLIC	Control assessment or critical space.  Partics of commons or critical space.  Partics of commons or can discuss of can discuss	12,736 0 0 0 0 23 1,006 413 1,978 231 2,009 314 82 2 6 6 6 1 1 1 1 1 1 1 1 1	12,844 0 0 18 0 0 25 792 25 792 26 2,900 333 44 2 0 0 0 1 11 11 11	0 0 0 0 5 708 222 1,147 147 160 90 40 0 0 0 0 0	35.	13,722 0 0 0 0 25 1,927 412 1,994 2,355 350 35 2 0 0 0 0 0 1,227 2,25 1,227 2,25 1,227 2,25 1,227 2,25 1,227 2,25 1,227 2,25 1,227 2,25 2,25 2,25 2,25 2,25 2,25 2,25	13,807 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 5 7211 288 1,180 149 830 54 2 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	м
	Standardised Total <sup>2</sup>	~			67				83

		(2) local value adjustments and pri	visions per country or counterparty	excludes trose for secure susion e	sposures our includes general cred	strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	63/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SLOVAKIA	Count of processions or control banks  And of the count of an annual or count of the count of th	4,177 2 0 0 0 5 5 8025 2026 7027 727 62 25 0 0 0 0 0	4,176 2 0 0 0 3 640 239 634 677 67 75 17 0 0 0 0	7 0 0 0 1 1 559 278 400 307 222 8 10 0 0 0 11 11 11 11 11 11 11 11 11 11	38	4.265 2 90 0 0 7 867 7730 756 66 66 25 59 0 0 0 0	4,259 1 0 0 5 5 665 357 660 63 63 63 63 63 60 60 60 60 60 60 60 60 60 60 60 60 60	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	80
1	Other emosures	300	300	183			410	203	

		(2) Total value adjustments and pro							
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(mb EUP, N)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ROMANIA	Coming accounts of control basis  Application of control and an all millions  in a control and accounts of control accounts of	4.800 3022 77 0 0 11 1200 147 131 104 13 0 2 0 0 0	5,500 3000 3000 3000 3000 3000 3000 3000	1190 744 1 1 0 0 2 1625 956 956 957 957 957 957 957 957 957 957 957 957	5	5,2790 4200 4200 4200 4200 4200 4200 4200 42	5.607 381.1	219 78 78 78 78 78 78 78 78 78 78 78 78 78	5
	Other exposures Standardised Total <sup>2</sup>	44	42	25	10	51	40	34	12

### 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach					
				03/2024			As of 30:	06/2024			
	(relo DJR, %)	Original Exposure <sup>b</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central appearments or central banks	2,423	2,422	2,422		3,963	3,983	3,983			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions					0		0			
	Corporates	704 180	620 112	594		805 217	703 128	673 98			
	of which: SME Retail	2.411	1.413	1.059		2,511	1.65	1.090			
RUSSIAN	of which: SME	2,011	.,	3		2,311	1,000	2,000			
FEDERATION	Secured by mortalists on immovable property	1,077	1.073	378		1,161	1,157	407			
FEDERATION	of which: SME	90	87	31		106	102	37			
	Exposures in default	347	189	266	155	183	39	40	143		
	Items associated with particularly high risk	0	0	0		160	157	236			
	Covered bands	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	۰	0	0		0	0	0			
I	Collective investments undertakinsis (CIU)		0								
	Equity	126 126 122 133 131 114									
	Other exposures	126	126	121	217	131	131	114	206		
	Standardised Total <sup>2</sup>	(1) Original asymptotic unitin Europe							206		

		(A)	mon per county or country any	excludes those for secure sation e	quarter succession general Con-	mintaquiarena.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(minU.R. %)	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
HUNGARY	Control accomments or institutionals Manufacturements or an administra Parks with an efficient Parks with a distinct Institution of the control Institution of the control Institution of the control Institution	4,645 29 0 0 0 10 173 44 363 26 30 0 0 0	6,021 19 66, 0 0 10 107 44 44 29 29 29 4 10 0 0	152 4 15 0 0 2 137 34 21 2 10 0 6 5 5 6	4	4,465 27 0 0 0 8 8 195 463 18 263 263 263 263 263 263 263 263 263 263	6,054 125 55 0 0 8 8 185 47 47 23 20 20 4 111	126 4 15 15 15 16 17 17 17 17 17 17 17 17 17 17 17 17 17	
	Equity Other exposures Standardised Total <sup>2</sup>	2 7	2 7	2 7		2 58	2 58	2 58	10

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(relo DJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control announcement or control laws  Anthrind comments of a distribute  Anthrind comments of a distribute  Anthrind comments of a distribute  Anthrind comments of a control laws  Anthrind comments  Anthrind	78 1.104 1.205 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	488 1,204 205 205 205 205 205 205 205 205 205 205	0 0 0 0 31 220 24 4 0 0 0 0 0 0 7 7		488 1.304 1.	654 1,104 203 0 0 0 022 110 12 12 24 2 3 0 0 0 0 0 7 7	0 0 0 0 0 11 14 14 16 0 9 2 3 3 0 0 0 0 0 0 11 14 16 16 16 16 16 16 16 16 16 16 16 16 16	
	Standardised Total				2				10

					Standardise	nd Approach			
				63/2024			As of 30	106/2024	
	(mis DUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	2,079	1,672	161		2,237	1,818	117	
	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks	Š							
	International Organisations					0		0	
	Institutions					0		0	
	Corporates	438	349	307		436	345	363	
	of which: SME	216	179	138		217	178	137	
	Retail	607	536	375		703	630	443	
SERBIA	of which: SME	188	153	88		197	161	92	
JENDIA	Secured by mortalistics on immovable property	411	406	143		315	312	109	
	of which: SME	14	13	. 4		13	12	4	
	Exposures in default	52	18	20	22	52	15	16	37
	Items associated with particularly high risk	Š							
	Covered bonds  Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)					0		0	
	Equity	12	12	12		13	13	13	
I	Other exposures		8	8		11	11	11	
	Standardised Tetal <sup>2</sup>				50				53

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure <sup>5</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, 65) Central apvenments or central banks	2,655	2,676	18		2.762	2.763	24	
	Regional governments or local authorities	1	2	0		1	2	0	
	Public sector entities	4	11	0		4	11	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	150	136	121		160	144	126	
	of which: SME	75	69	54		80	74	58	
	Retail	1,549	1,256	912		1,590	1,284	932	
CROATIA	of which: SME	207	172	22		206	173	20	
OHOMH	Secured by mortstates on immovable property	214	212	76		218	215	80	
	of which: SME		9	30		6	5 27	4 30	
	Exposures in default	82	27	30	55	84	27	30	
	Items associated with particularly high risk	ı °		0					
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	° c		0				0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	ů		0				0	
	Collective investments undertakinsis (CIU) Equity	,,,		31		19	12		
	Other exposures	42	42	62		48	45		
	Standardised Treat <sup>2</sup>	,	**		84	40			

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Chical assessment in control union.  Marchael commission for de plumbres  Marchael commission for de plumbres  Marchael Control union  Control union  General Control  Marchael DE  Marchae	116 0 0 1,232 2,114 3,24 2,134 2,134 2,137	10 0 2,607 2,113 2 239 566 1233 201 67 10 0 0 0	120 0 0 0 0 0 0 0 0 0 0 100 100 100 70 70 70 22 22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	.25	100 0 0 1.1110 2.240 0 0 0 200 612 142 210 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 2,200 2,200 0 0 55 10 10 0 0 0 0 0 0 0 0 0 0	27 0 0 22 28 0 0 0 0 217 134 465 77 79 22 22 10 0 0 0 0	

#### Credit Risk - IRB Approach

Poiffeigen Bank International M

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	7,327 11,870	333 1	6,190 10,372	4,411 3,683	0	4	10,779	0	0 8,655	3,014	0	5
	Corporates  Corporates - Of Which: Specialised Lending	80,579 7,323	1,178 206 228	50,411 6,320 4,425	30,484 4,081 2,788	0	1,402 203	80,140 7,369	1,813 279 214	49,632 6,480 4.364	29,512 4,299 2,767	0	1,464 171 176
	Corporates - Of Which: SME Retail: Retail: Retail: - Secured on real estate property	8,848 22,229 13,779	569 190	4,425 21,154 13,496	2,788 8,240 3,103	287 127	187 621 154	8,832 27,579 18,713	214 576 207	4,364 25,841 18,354	2,767 8,616 3,534	289 132	176 584 160
Consolidated data	Nation - Secured on real extent property  Retail - Secured on real extent property - Of Which: SME  Retail - Secured on real extent property - Of Which: non-SME	89 13,690	2 188	13,496 88 13,410	102 3,001	2 125	3	93 18.619	1 205	90 18.265	101 3,433	2 130	2
	Retail - Qualifying Revolving  Retail - Only for Revolving  Retail - Other Retail	1,996 6,513	23 356	1,494	632 4.505	11 148	27 440	2,141 6,725	24 24 345	1,297 6,190	569 4.513	11 146	24 399
	Rosait - Other Rosait - Of Which: SME Rosait - Other Rosait - Of Which: non-SME	920 5.593	49 307	798 5,366	477 4.028	30 118	49	932 5,793	47 298	628 5.562	367 4.146	26 120	45 354
	Equity Other non credit-obligation assets	306		306	588 262	0		358	6	358	661 300	0	
	IRB Total <sup>2</sup>				47,668						42,102		

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

(2) this because the occurrence produces the occurrenc

							IRBAp	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Original E	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	entral banks and central governments stitutions	0 2.493	0	0 1.716	0 319	0	0	0 2,777	0	2.000	0 359	0	0
	orporates	2,493 15,368	148	9,283	319 4.306		89	15.729	440	2,000 9,181	359	0	2 223
	Corporates - Of Which: Specialised Lending	525	140	9,263 520	246		18	687	177	9,101	3,504	0	31
	Corporates - Of Which: SME	80	0	14	13	0	0	66	0	14	13	0	0
R	etait	3	0	2	1	0	0	5,096	29	5,094	549	5	10
	Retail - Secured on real estate property	2	0	2	0	0	0	5,008	26	5,005	507	3	8
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA		2	0	2	0	0	0	5,008	26	5,005	507	3	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0	0	0	88	3	88	42	2	2
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0			0	88		88	42		
	Resalt - Other Resalt - Of Which: non-SME quity	184		184	337		0	222	3	222	420	2	2
	ther non credit-obligation assets	201		104	337		ů	***		***	400		
	Ib Total												

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original 8	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure Value <sup>3</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
CZECH REPUBLIC	Copies Labis and caster parameters  Copiession C Official Specialists Lending  Copiession C Official Specialists Lending  Read Copiession C Official Specialists Lending  Read C Copiession C Official Special Special Copiession C Official Copiession  Read C Copiession C Official Copiession C Official Copiession  Read C Copiession C Official C Official Copiession C Official C Officia	0 265 9,256 1,992 1,807 4,892 57 4,835 604 1,589 505 1,075 2	0 75 6 21 122 54 1 54 7 61 27 34 0	0 333 5,092 1,484 1,000 6,801 4,620 57 4,562 442 1,540 465 1,075 2	0 148 3,255 911 673 2,228 965 77 888 195 1,068 296 774	0 0 0 34 3 0 3 4 27 13 14 0	0 85 15 18 110 36 2 34 9 65 26 39	0 98 9,377 1,947 1,826 6,898 4,635 62 4,573 600 1,863 514 1,149 2	0 79 5 13 110 44 0 43 7 60 25 35 0	0 219 5,123 1,484 984 6,244 4,499 62 4,437 294 1,512 364 1,148 2	0 111 3,207 803 672 2,146 946 78 868 130 1,070 246 823	0 0 0 0 36 3 0 3 4 29 14 15	0 88 14 15 1111 42 1 41 8 61 23 38 0
	Other non credit-obligation assets IRb Total												

							IRB Ap	proach					
				As o	130/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	35	0	35	10	0	0	0	0	0	0	0	0
	Institutions	217	0	217	70	0	0	218	0	218	70	0	0
	Corporates	5,516	61	3,090	1,999	0	61	5,563	47	3,082	2,038	0	54
	Corporates - Of Which: Specialised Lending	1,555	15 37	1,243	791 324	0	13	1,498	14 27	1,243 576	784	0	12
	Corporates - Of Which: SME		133	659			35		128		310	83	29
	Retail	8,443		8,107 6,860	2,015	83	151 45	8,452 6,853		8,106 6,849	1,994	53	135
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	6,861	51	6,860	1,344	51	45	6,853	53	6,849	1,317	53	42
SLOVAKIA	Retail - Secured on real estate property - Of Which: non-SME	6.861	51	6,860	1.344	51	45	6.853	53	6.849	1.317	53	42
	Retail - Qualifying Revolving	323	51	192	41	1	45	328	33	194	40	33	5
	Betail - Other Betail	1,259	78	1.055	630	31	100	1,270	71	1.063	636	29	88
	Retail - Other Retail - Of Which: SME	0,232		0	0.00	0	0	2,270	,,,	0	0.00	0	0
	Retail - Other Retail - Of Which: non-SME	1.259	78	1.055	630	31	100	1.270	71	1.063	636	29	88
	Equity	2		2	3	0	0	2	0	2	3	0	0
	Other non credit-obligation assets								_			_	
	IRB Yetal												

							IRB Ap	proach					
					30/09/2023								
		Originati	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	605	0	620	251	0	0	0	0	0	0	0	0
	Institutions	211	0	148	90	0	0	178	0	131	93	0	0
	Corporates	6,876	75	3,971	2,670	0	93	6,771	69	3,863	2,574	0	89
	Corporates - Of Which: Specialised Lending	873	7	850	575	0	34	907	5	884	584	0	24
	Corporates - Of Which: SME	1,683	20	718	470	0	18	1,647	17	695	444	0	16
	Retail	4,671	177	4,287	2,237	99	174	4,789	173	4,227	2,205	96	165
	Retail - Secured on real estate property	1,762	57	1,556	504	52	37	1,705	56	1,503	492	51	36
ROMANIA	Retail - Secured on real estate property - Of Which: SME	27	0	25	17	0	0	27	0	24	18	0	0
1101 1111111	Retail - Secured on real estate property - Of Which: non-SME	1,735	57	1,531 787	486 350	52	37	1,678	56	1,479	474	51	35 10
	Retail - Qualifying Revolving	894							11			5	
1	Retail - Other Retail	2,015	109	1,945	1,374	41	128	1,993	105	1,928	1,348	40	119
	Retail - Other Retail - Of Which: SME	315	17	245 1.700	110	9	13	304	17	238	105	10	15
	Retail - Other Retail - Of Which: non-SME	1,700	93	1,700	1,264	32	114	1,689	88	1,689	1,244	30	104
I	Equity Other non credit-obligation assets	7		7	12		0	7		7	13	0	۰
l	IRB Total											_	
	IRS tetat												

Credit Risk - IRB Approach

Daiffeisen Benk International A

								IRB Ap	proach					
					As or	30/09/2023					Aso	131/12/2023		
			Original 8		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments	Originat	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central govern	nents	2,034	137	2,034	2,261	0	4	0	0	0	0	0	0
	Institutions		0	81	0	0	0	314	0	70	3,008	2743	0	0
	Corporates		5,314 241	81	3,386 241	3,092 139	0	314	4,859 246	70	3,006	2,743 138	0	285
	Corporates - OFW Corporates - OFW	nich: Specialised Lending	430	40	241 301	200	0	31	246 356	37	246 259	138	0	28
	Retail Corporates - Of W	HOIC SPIE	29	40	28	200	0	31	33	37	27	772	0	20
		n real estate property	25		25	4			29		23			
	Retail - Secures o	etail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0	
RUSSIAN FEDERATION		stail - Secured on real estate property - Of Which: non-SME	25		25	4	0	0	29	0	23	4	0	
	Retail - Qualifying		2		2	1	0	0	2	0	1	1	0	
	Retail - Other Ret		2	0	2	2	0	0	2	0	2	2	0	0
	R	etail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	R	stail - Other Retail - Of Which: non-SME	2	0	2	2	0	0	2	0	2	2	0	0
	Equity		7	0	7	15	0	0	4	0	4	7	0	0
	Other non credit-obligation asset													
	IRB Total													

(2) Original exposure	e, unlike Exposure vi	alue, is reported befo	ne taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation t	echniques (e.g. sub	stitution effects

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	238 1.169		487 341	237 102	0	0	0 1,256	0	0 309	0	0	0 2
	Corporates	5,743	98	3.260	2.072	0	84	5,553	127	3.142	2.047	0	92
	Corporates - Of Which: Specialised Lending	848	48	765	565	0	45	801	47	730	535	0	43
	Corporates - Of Which: SME	841	20	303	169	0	14	897	21	349	208	0	14
	Retail	672	46	638	618	36	94	700	45	588	584	34	80
	Retail - Secured on real estate property	320	27	320	264	21	35	330	26	329	241	22	31
HUNGARY	Retail - Secured on real estate property - Of Which: SME	4 315	1 26	4 315	8 256	2 20	1 34	5 326	26	325	5 296	2 21	1 31
1101407411	Retail - Secured on real estate property - Of Which: non-SME	315	26	315	256	20	34	326	26	325	236	21	0 0
	Retail - Qualifying Revolving Retail - Other Retail	352	19	318	354	15	59	369	18	259	322	12	48
	Retail - Other Retail - Of Which: SME	100	5	89	72	8	11	114	5	26	16	2	11
	Retail - Other Retail - Of Which: non-SME	251	13	229	282	7	48	256	13	233	306	9	37
	Equity	5	0	5	11	0	0	5	0	5	11	0	0
	Other non credit-obligation assets												
	IRB Yotal												

(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

								IRB Ap	proach					
					As of	30/09/2023					Aso	131/12/2023		
			Original Expo	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	1.021		0 957	0 391	0	0	0 794	0	0 732	0 303	0	0
	Institutions Corporates		5.247	114	957 4 506	2.309		74	794 5.170	496	732 4 580	2.197		117
	Corporates - Of Which: Specialised Lending		219	0	216	127		14	219	430	217	186	0	13
	Corporates - Of Which: SME		111	7	62	43	0	3	103	6	55	38	0	3
	Retail		6		6	3	0	0	34	0	34	7	0	
	Retail - Secured on real estate property	5	5	0	5	2	0	0	32	0	32	6	0	0
GERMANY	Retail - Secured on real estate	property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate	property - Of Which: non-SME	5	0	5	2	0	0	32	0	32	6	0	0
	Retail - Qualifying Revolving	1	1	0	1	1	0	0	1	0	0	0	0	0
	Retail - Other Retail	1	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which		0		0			0		0	0		0	
	Retail - Other Retail - Of Which		1		1 11	1 42		0	1		1 11	42	0	
	Equity Other non credit-obligation assets		11		11	42	0		11	0	11	42	0	
	IRB Total													
	IND IDEAL					and a balance for the second and a second								

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SERBIA	Central tables and central governments institutions Carporates Coporates - Of Which: Specialised Lending Coporates - Of Which: Specialised Lending Coporates - Of Which: SME Retail - Secured on nail scalar properly Retail - Secured on nail scalar properly - Of Which: SME	1,875 43 3,040 115 1,002 393 0	0 0 11 0 9 22 0	1,377 41 1,430 106 438 355 0	818 32 1,298 78 334 224 0	0 0 0 0 0 13	0 0 27 0 10 17 0	0 27 3,281 103 1,028 410 1	0 0 15 0 13 24 0	0 25 1,413 98 458 389 0	0 24 1,282 73 339 229 0	0 0 0 0 0 14 0	0 0 30 0 11 17 0
SENDIA	Retail - Qualifying Revolving.  Retail - Qualifying Revolving.  Retail - Other Retail - Maria - Other Retail - Maria - Other Retail - Retail - Other Retail - Retail - Other Retail - Other Retail - O'Which: 5ME - Retail - Other Retail - O'Which: Inno-5ME - Other retail - Adjustice assets - Other retail - Adjustice assets	0 86 306 0 306 5	0 1 21 0 21 0	0 49 306 0 306 5	0 12 222 0 222 12	0 0 13 0 13 0	0 1 16 0 16 0	1 91 318 0 318 5	0 2 22 0 22 0	0 51 318 0 318 5	0 12 226 0 226 13	0 13 0 13 0	0 1 16 0 16 0
1	IRB Tetal												

		ne takina into account any ef			

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	87		87	36	0	0	0	0	0	0	0	0
	Institutions	40	43	40	29	0	0	77	0	77	44	0	
1	Corporates	1,915	43	708	418	0	43	2,001	43	725 39	445		42
in the second se	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	67 506	38	39 171	21 85	0	21	75 543	37	39 195	21 98		4 18
1	Corporates - Of Willer: SME Retail	506	30	1/1			21	543	3/	190	30		10
1	Retail - Secured on real estate property				1						1		
1	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME				0		0		0			0	
CROATIA	Retail - Secured on real estate property - Of Which: non-SME	,		,	0			,		,		0	
1	Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
1	Retail . Other Retail	0		0	1	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: SME	0			0	0			0	0		0	
1	Retail - Other Retail - Of Which: non-SME	0		0	1	0	0	1	0	1	1	0	0
1	Equity	27		27	51	0	0	30	0	30	48	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	130/09/2023					Aso	31/12/2023		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Other Countries	Central Assistant or Coming genoments Institutions Corporate Corpo	5 0 31 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 25 0 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	0 0 46 0 1 0 0 0 0	0	0 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit-obligation assets Ifth Total												

#### Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposur	amount	Value adjustment
				Of which:	Vitte		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments Institutions				0 10.622	3.728	0		10.533	0	8,786	0 3.414		0
	Institutions Corporates				49.747	29.783	0	1.426	80.684	1.824	49.862	29.492	2	1.451
	Corporates	Corporates - Of Which: Specialised Lending	80,281 7,481	1,956 385	6,600	4.133		159	7.648	326	6,651	4180		173
		Corporates - Of Which: SME	8,778	211	4 324	2.743		162	9 140	210	4,655	2.935	7	167
	Retail		29.758	600	28.001	8,545	329	562	30.334	613	28.539	8.812	333	559
		Retail - Secured on real estate property	20,697	211	20,346	3,646	125	147	20,860	206	20,499	3,681	120	134
		Retail - Secured on real estate property - Of Which: SME	91	1	89	71	1	2	99	1	97	79	1	2
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	20,606	210	20,258	3,575	124	145	20,761	205	20,402	3,602	119	133
		Retail - Qualifying Revolving	2,164	25	1,291	503	8	24	2,203	26	1,310	504	8	24
		Retail - Other Retail	6,897	364	6,363	4,396	196	391	7,271	381	6,729	4,627	205	401
		Retail - Other Retail - Of Which: SME	939	48	637	297	26	44	984	49	672	312	26	43
		Retail - Other Retail - Of Which: non-SME	5,957	316	5,727	4,099	170	348	6,287	332	6,057	4,315	179	358
	Equity		372	4	372	690	0		357	0	357	688	0	
		credit-obligation assets				2,202						2,099		_
	IRB Total <sup>2</sup>					44,948						44,505		

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original I	ixposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0		0	0	0	0	0	0
	Institutions Corporates		2,979 15.897	473	2,317 9,321	387 3.953	0	245	1,659 16,422	483	1,199	339 3.922		267
	Corporates	Corporates - Of Which: Specialised Lending	15,897 698	473 189	9,321 683	3,953	0	245	16,422 619	483 190	9,880	3,922 349		37
		Corporates - Of Which: SME	68	100	14	13	0	1	53	190	9	7		1
	Retail		7.189	45	7.187	755	8	12	7.188	46	7.187	767		12
		Retail - Secured on real estate property	7,100	42	7,098	713	6	10	7,100	43	7,098	726	6	10
AUSTRIA		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
AUSTRIA		Retail - Secured on real estate property - Of Which: non-SME	7,100	42	7,098	713	6	10	7,100	43	7,098	726	6	10
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	89	3	89	42	2	2	88	3	88	41	2	2
		Retail - Other Retail - Of Which: SME	89	0	0	0	0	0	0 88	0	88	0		0
		Retail - Other Retail - Of Which: non-SME	229	3	89 229	42 408	2	2	230	3	230	41 420	2	2
	Equity Other non cre	dit-obligation assets	229		229	405	0		230	0	230	420		
	IRS Total													
		•	(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	k mitigation technic	oues (e.g. substitut	ion effects).		

As of \$10,002004 As of \$10,002004  Original Expressor's Expressor Miles expressor amount Approximation Original Expressor's Expressor Approximation Original Expresso	sure amount  Of which:	Value adjustments and provisions
Expenses Aggements Conducts Value Conducts Conducts Conducts  Ordered		adjustments
Of which: Of which: and provisions Of which:	Of which:	
	defaulted	and provisions
Control Albains and Control governments         0	0 0 0	0 0 84
Composition Combined Specialisating   1,040   6   1,465   876   0   12   2,120   4   1,467   902   1,004   1	0 0 35	13 17 107
	3 0 3	33 1 32
National - Qualifying Reventing   598 7 226 1344 4 8 654 7 223 136   National - Color Install - Color Instal	4 28 11	8 66 23
Maint-claim raid-claim claim claim raid-claim raid-cl	18 0	43 0

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		Imin EUR. 16		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	YARR		Of which: defaulted	and provisions
	Accession	and central povernments		defaulted			defaulted 0		0	defaulted			detautted	
	Institutions	and central governments	216		216	69			226		218	70		
	Corporates		5.727	42	3.222	2.115	0	50	5.917	57	3,373	2.068		54
	Corporates	Corporates - Of Which: Specialised Lending	1.467	14	1,246	787	0	13	1,544	13	1,326	841		13
		Corporates - Of Which: SME	1,305	24	860	354	0	27	1,309	40	680	351		31
	Retail		8.471	136	8.122	2.009	85	132	8,496	141	8.144	1.996	87	131
		Retail - Secured on real estate property	6.840	55	6,837	1.326	53	39	6.831	54	6,828	1.316	52	36
		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-SME	6.840	55	6.837	1.326	53	39	6.831	54	6.828	1.316	52	36
		Retail - Qualifying Revolving	336	3	196	37	1	5	346	4	203	36	1	4
		Retail - Other Retail	1,295	78	1,089	645	31	88	1,319	84	1,114	643	34	91
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME	1,295	78	1,089	645	31	88	1,319	84	1,114	643	34	91
	Equity		2	0	2	3	0	0	2	0	2	3	0	0
1	Other non cres	dit-obligation assets												
l	IRB Total													

				IR8 Approach											
							IRB Ap	proach							
				As o	31/03/2024					Aso	f 30/06/2024				
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		
	(min SUR. %)		Of which:	VALUE		Of which:	and provisions		Of which:	VALUE		Of which:	and provisions		
			defaulted			defaulted			defaulted	_		defaulted			
	Central banks and central governments		0	0	0	0	0	0	0		0		0		
	Institutions	204	0	151	110	0	0	213	72	165	126		0		
	Corporates	6,683	72	3,697	2,479	0	84	6,837	72	4,019	2,676		84		
	Corporates - Of Which: Specialised Lending	913	5	893	585	0	21	961	5	933	610	0	21		
	Corporates - Of Which: SME	1,615	20	670	428	0	15	1,732	19	790	508		14		
	Retail	4,767	186	4,200	2,074	139	166	4,837	191	4,275	2,123	141	164		
	Retail - Secured on real estate property	1,652	55	1,457	425	48	35	1,619	53	1,430	410	46	31		
ROMANIA	Retail - Secured on real estate property - Of Which: SME	27	0	25	18	0	0	25	0	23	17	0	0		
NOMANIA	Retail - Secured on real estate property - Of Which: non-SME	1,626	55	1,432	407	48	34	1,594	53	1,407	393	46	30		
	Retail - Qualifying Revolving	1,103	13	794	314	2	10	1,111	13	796	314	2	10		
	Retail - Other Retail	2,012	118	1,948	1,334	88	121	2,107	125	2,049	1,399	93	124		
	Retail - Other Retail - Of Which: SME	304	20	241	111	13	16	307	20	249	112	14	16		
	Retail - Other Retail - Of Which: non-SME	1,708	98	1,708	1,223	75	106	1,799	105	1,800	1,287	79	108		
	Equity	8	0	8	14	0	0	9	0	9	17	0	0		
1	Other non credit-obligation assets														
1	IRS Total														

#### Credit Risk - IRB Approach

								IRBAp	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provision:
		central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		4.682	137	2,940	0 2.776	0	303	0 4.836	102	3.091	3.337		0 281
		reporates - Of Which: Specialised Lending	241	137	2,940	140	0	303	200	102	290	152		201
		reporates - Of Which: SME	363	38	259	171	0	26	388	36	277	192		28
	Retail		31	0	25	6	0	0	29	0	25	7		0
	Po	tail - Secured on real estate property	27	0	22	4	0		25	0	22	4		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
RUSSIAN FEDERATION		Retail - Secured on real estate property - Of Which: non-SME	27	0	22	4	0	0	25	0	22	4	0	0
		tail - Qualifying Revolving	2	0	1	1	0	0	2	0	1	1	0	0
	Pai	stail - Other Retail	2	0	2	2	0	0	3	0	3	3	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	2	0	2	2	0	0	3	0	3	3	0	0
	Equity		- 4	0	- 4	7	0	0	6	0	6	9		0
	Other non credit-s	bligation assets												
	IRS Total													

(1) Original exposu	ure, unlike Expo	sure value, is	reported before takin	ginto account any et	fect due to credit co	nversion factors or	r credit risk mitigati	on techniques (e.e.	substitutio	n effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 9q)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0 1.212	0	0 305	0 00	0		1.250	0	0 327	0	0	0
	Corporates	5,658	126	3.133	1,986	0	90	5,603	113	3.107	1986		98
	Corporates - Of Which: Specialised Lending	888	47	816	584	0	44	913	44	862	614		47
	Corporates - Of Which: SME	818	22	288	169	0	13	811	16	273	162		14
	Retail	687	33	575	554	25	60	734	31	612	577	21	60
	Retail - Secured on real estate property	326	17	325	242	14	24	347	16	345	244	11	25
HUNGARY	Retail - Secured on real estate property - Of Which: SME	4	0	3	5	1	1	4	0	3	4	1	0
HONOAIN	Retail - Secured on real estate property - Of Which: non-SME	322	17	322	237	14	24	343	15	342	240	10	24
	Retail - Qualifying Revolving	۰	0	0	0	0		0	0		0		0
	Retail - Other Retail	361	16	250	312	10	36	387	15	267 26	333	10	35
	Retail - Other Retail - Of Which: SME	112	4	25	15	2	27	122	4	26	15	, ž	8
	Retail - Other Retail - Of Which: non-SME Equity	248	11	225	297 11	8	27	265	11	241	318 11		28
	Other non credit-obligation assets		0	3	11	0			0		11	_	
1	Other non-cooperion 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)
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								IRB Ap	proach					
					As o	131/03/2024					Aso	30/06/2024		
			Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup> Exposure Value <sup>2</sup>		amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
GERMANY	Central ban Institutions Corporates Retail	To account of the control of the con	0 1,009 5,449 219 103 41 39 0 39 1	0 0 560 41 3 1 1 0 0	0 975 4,626 217 52 41 39 0 39 0	0 431 2,183 86 39 8 7 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 124 12 2 0 0 0	0 878 5,248 171 154 40 38 0 38 1 1 0 0	0 571 42 3 1 1 0	0 915 4,594 169 69 40 38 0 38 0 1	0 348 1,960 68 42 8 6 0 0	0 0 0 0 0 0 0 0 0	0 0 161 16 2 0 0 0
	Equity Other non c	Netar - Other Netari - Of Which: non-SMb.  edit-obligation assets	10	0	10	40	0		10	0	10	41		0
	IRB Total													

(1) Original exposi	ure, untike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	mitigation technic	jues (e.g. substitut	ion effects).

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SERBIA	Central ban Institutions Corperates Retail	To act of the government  Copusion of Whitch Spot absorbanting  Copusion of Whitch Stell  Final Secured on natistate property  Read Secured on natistate property  Final Secured on natistate property of Whitch Shift  Read Control on the secure property of Whitch Shift  Read College Read (Whitch Shift)	0 10 3,331 96 1,051 433 1 0 1 1 95 337 0 337 5	0 0 112 0 9 24 0 0 0 1 1 22 0	0 8 1,457 90 460 390 0 0 0 53 337 0	0 8 1,327 69 343 261 0 0 0 12 249 0 249	0 9 0 9 18 0 0 0 0 18 0	0 0 28 0 9 18 0 0 0 1 17 0	0 31 3,381 85 1,122 462 1 0 1 1 99 363 0 363 5	0 10 0 6 24 0 0 0 1 23 0	0 29 1,479 81 506 419 0 0 0 58 363 0 363 5	0 32 1,270 63 351 292 0 0 13 279 0 279	0 7 0 7 18 0 0 0 0	0 0 25 0 7 19 0 0 0 1 18 0
		edit-obligation assets												
	IRS Total													

(1) Original expos	ure, untike Exposu	re value, is reporter	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	ques (e.g. substitut	on effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	65	40	0	0	80	0	80	47	0	0
	Corporates	2,062	38	740	470	0	40	2,071	43	770	501	0	35
	Corporates - Of Which: Specialised Lending	74	0	41	24	0	5	66	0	39	41	0	5
	Corporates - Of Which: SME	556	34	190	104	0	18	556	34	205	117		15
	Retail	1	0	1	1	0		1	0	1	1		0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	۰	0	0	0	0		0	0		0		0
Ontornin	Retail - Secured on real estate property - Of Which: non-SME	1	0	1		0		0	0		0		0
	Potail - Qualifying Revolving Boroil - Other Botoil			0							0		0
				0							1		
	Retail - Other Retail - Of Which: SME		0	0		0		0			0		0
	Retail - Other Retail - Of Which: non-SME Equity	31		31	51			25		25	40		0
1	Equity Other non credit-obligation assets	31		31	21			25		25	40		0
1	IRB Total												
L					d before toking into accoun								

								IRBAp	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		rks and central governments	0	0	0	0	0		0	0		0	0	0
	Institutions		42	0	39	34	0		50	0	44	98		0
	Corporates	Corporates - Of Which: Specialised Lending			0		0		0	0		0		0
		Corporates - Of Which: SME	1	0	0		0		0	0		0		0
	Retail		ė.	0	0	ė.	0	o o	0	0	o o	0		0
		Retail - Secured on real estate property		0	0	0	0		0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity	credit-obligation assets	·		0					0				
	IRB Total	crean-eaugation assets		-										
	IND IDIAL		M Original cons											



General governments exposures by country of the counterparty

						F	Raiffeisen Bank Internationa	LAG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	n 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	amount
[0·3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	140 145 147 700 1,166 312	175	22 5 85 3 64 100 97 377	0	10 18 0 4 19 0 0	368 121 223 140 508 1,566 214 3,141	0 0 0 0	0	0 0 0 4 0	0 0 0 25 0	0 0 0 0 0 0 100		
Total  Total	Belgium	0 0 20 5 4 400	0 10 20 5 3 400 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0	0 10 20 5 0 400	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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	Bulgaria	56 0 0 55 50 42	0 56 0 0 1 41 42	0 0 0 0 1 1 42 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 56 0 0 0 0 43 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	Cyprus		100	- V				·				J		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	141 208 255 401 496 1,199 304	496 1,993 304	0 1 0 1 4 17 3 25	0 0 9 38 0 0	0 0 6 4 48 0 58	141 207 254 386 451 1,934 301 3,674	0 0 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 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1014    3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    110Y - more	Denmark	3,004	3,750		46	96	3,074	v						
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	0 0 0 0 46 0	0 0 0 0 0 45	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 46 0	0 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		



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG  As of 31/12/2023										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Finland	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 0 0 0		0 0 0 0 0 0 0 0 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 0 0 0	0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	21 11 4 4 10 66	20 9 19 9 9 7 107 0 659 6 845	0 0 0 0 9		20 10 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 40 5 107 650 0		0 0 0	0 0 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	1: 144 25.55 449 5:1 122	2 12 149 2 252 3 3 33 5 449 5 5 515 29 1 1,441	0		8 36 36 36 36 36 36 36 36 36 36 36 36 36	4 113 239 33 444 523 1,372	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 0 0		
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y]   13Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Croatia	5 20 5 5 27 16 52 7	5 56 206 57 87 87 9 279 9 169 526 9 67 9	10 1 1 2 8 40		0 22 0 43 5 5 5 5 1 275	45 183 43 272 157 438 78		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 0 87 13 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	2000	2,200	-			ALAN							
10 aM	Hungary	11 14 15 5 62 77,77 22	3 13 13 10 10 10 10 10 10 10 10 10 10 10 10 10	1 10 3 0 4 39 4		0 0 0 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 0 0 0 0 0 0 0	0 0 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	55	1,011 10 0 0 0 5 5 5 5 5 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5 300 100 100 100 100 100 100 100 100 100	-1-110 0 0 0 5 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	22 44 11 10 13	25 0 40 0 0 10 11 81 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 40 0 10 81 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		



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG  As of 31/12/2023										
				_			As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0.3M[ 13M-1Y] 11Y-2Y  [2Y-3Y] [3Y-5Y] [5Y-10Y  10Y-more	Latvia	11 11 11 12	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 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 16 111 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Lithuania	4 6	199 8 8 8 8 0 0 0 0 0 0 0 2 2 42 3 63 0 0 113	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 8 0 0 0 42 63 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													
[ 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 2 3 38 0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
[ 0 - 3M[	Netherlands	11 11 12 177 191	0 0 0 0 0 0 0 10 0 0 0 0 0 0 0 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 10 5 177 0 196		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	Poland	4 33 5 10 24	8 49 130 130 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2 8 3 1 15 0		0 4 0 0 0 6 0 2 0 10 10 0 0	2 41 124 54 88 225 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		22
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal	300	350	30		12	034				U			33
[0-3M[   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more   Total	Romania	11 41 155 53 499 103 111 2266	3 151 0 523 8 498 5 1,034	2 1 7 22 26 5 8		0 0 1899 0 144 0 1155 0 146 0 106 0 106 0 433	429 920 112		0 0 0 0	0 0 0 0	0	0 0 0 1 27 10		125



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG As of 31/12//2023										
					_		As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y[   5Y-10Y    10Y-more	Slovakia		7 17 8 478 3 1,489 8 617	0 1 10 0 10 51 59		0 0 6 9 3 0	1 44 215 10 459 1,440 569 2,740		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Slovenia	2	2 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 2 2 7		4 0 0 0 0 6 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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     3M - 1Y     11 - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Spain	0 22 4 11	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 25 25 40 0 112 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Sweden	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 5 8		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
[0-3M[ [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

						F	Raiffeisen Bank Internation	al AG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Australia													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 64 0 16 126 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 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] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	35: 33: 5: 44: 114: 6: 9:14:	3333 339 52 53 545 516 9 9	63		0 111 196 0 25 0 3 0 11 0 0 0 0 347	179 143 26 42 105 9 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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	China	12 12 13 14 14	0 0 12 0 15 15 18 2 2	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 0 15 18 2 47		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Total	Switzerland		0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 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] [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	21 44 81 10	1 1 20 2 3 4 4 5 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 46 89 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0	241



General governments exposures by country of the counterparty

						F	aiffeisen Bank Internationa	l AG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witl	n negative fair value	Off-balance sh	neet exposures	
									ı		ı			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	297 447 318 2006 274 225 75	297 47 318 208 274 225 75	0 1 10 11 6 13	0 0 0 0 0	8 13 48 32 33 22 4	290 33 260 166 236 190 71	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0		
Total [0-3Mf] [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Middle East	1,445	1,445	41	0	159	1,245	0	0	0	0	20		645
Total  [0.3Mf [3M-11] [13Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 12 0 0 14	0 0 12 0 14 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 12 0 0 14 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 0 0 0 0	0 0 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	Africa	0 1 0 5 12 109 78	0 1 0 5 12 109 78	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	20 0 1 0 5 12 109 78	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 23		
Total  [0.3Mf [334.17] [19-29] [19-29] [29-39] [39-59] [59-109] [109-more Total	Others	204 3090 210 675 476 613 897 161	309 210 675 476 613 597 161	0 49 9 33 85 13 13 0	0	0 11 41 36 41 79 0 0	249 160 606 351 521 584	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 0 1 1 2		7

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-monor	Austria	950 5661 544 542 1,727 555 558	459	44 299 0 51 90 199 202 875	10	10 21 0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	896 245 1600 368 530 1,538 357 4,093			0 0 0 4	0 0 2 25 0	0 0 0 0 0 0 0 100		
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgjum	200-500 (201-200-500) (201-200-500 (201-200-500) (201-200-500 (201-200-500) (201-200-500 (201-200-500) (201-200-5	0 5 5 5 3 3 5 115 296 74	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 5 0 0 115 296 74		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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-mone	Bulgaria	56 6 44 3	56 0 0 0 0 0 0 7 47 2 0	0 0 0 0 4 2 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 0 0 44 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		26
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз			·			100							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	31) 25-4 477 122 124 7-87 2,09-9 333 4,494	5 125 777 4 2,640 7 331	0 10 8 4 4 10 28 35 94	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	317 244 463 112 749 2,667 302 4,854		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 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	Denmark	4,294	4,924	34	4	0	4,604		0	0	U	0		4
Total  [0 - 3M[	Estonia	6 6 6 7 5 5	0 0 0 0 0 0 0 0 0 0 2 52	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 52 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 30/06/2024										
							As of 30/06/2024		_					
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												***		
												Oπ-balance sr	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net											
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[ [3M-1Y]			0			0	0		0	0	0	0	(	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Finland		0				0		0	0	0	0	(	
[5Y - 10Y [ [10Y - more		56	50	· ·		0	50	(	0	0	0	0	Ċ	
Total [0-3M[		31	30			0	30		0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y]		8	9 89 5 5			0 0	5 5 25		0	0	0	0	(	
[3Y - 5Y [ 15Y - 10Y [	France	12: 776	123 5 776			0	123 767		0	0	0	0	Ċ	
[10Y - more Total		1,063	1,062	10 15		24	1,019		0	0	0	0		0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		33 296 76	1 31 5 296 5 76			7	5 289 69		0	0	0	0	(	
[ 2Y - 3Y [ [3Y - 5Y [	Germany	126 568	5 126 3 568 7 397			5	121 568		0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		393	0	0		0 0	397 0 1.449	12	112	0	0	0		
[0-3M[ [3M-1Y[		9:	93	24		11 52	1,449 58 63	10	0 0	0	0	2 27		
[1Y-2Y] [2Y-3Y]	Croatia	6.	61 290			1 5	60 285		0	0	0	2 3	0	
[3Y - 5Y] [5Y - 10Y]	Olomb	960	99 593	27	7	47	83 529		0	0	0	0	0	
[10Y - more Total [ 0 - 3M [	1	1,341	1,328	66	3	125	1,156		0	0	0	35	(	24
[3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Greece													
[10Y - more Total	<u>-</u>													
[0-3M[ [3M-1Y[			2 2	2	2	0	0		0	0	0	13		
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Hungary	31 25: 52!	5 34 253 5 511	13 13	3	5 104 173	27 136 346		0	0	0	0	(	
[5Y - 10Y [ [10Y - more	]	75.	7 756 3 17	61	1	97	598 19		0	0	0	0		
Total [0-3M]		1,59	7 1,574	90		379	1,128		0	0	0	13 0		144
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	3	5 5	0		5	0 0 30		0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Ireland	2!	5 25				25 0		0	0	0	0	0	
f10Y - more Total		61	0 60			5	55		0	0	0	0	(	0
[0-3M[  3M-1Y   1Y-2Y		2: 44 11	21 40	0		0	21 40 10		0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Italy	83	0 0				0		0	0	0	0	c c	
[5Y - 10Y [ [10Y - more Total		15:	0 0	0		0 0	0 0 153		0	0	0	0		
Iotat	1	153	153		1	-1	153		'1 0					. 0



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG As of 30/06/2024										
					_		As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Latvia	11 66 99 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 12		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 62 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 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
[ 0 - 3M[	Lithuania	77 5 5	0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 76 68 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													
[ 0 - 3M[	Malta	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 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 3 45 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 Total	Netherlands	177	5 0 0 10 10 5 5 5 5 5 5 5 5 7 7 177 0 7 197	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 10 5 0 177 0 197		0 0 0 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 Total	Poland	15. 12. 24. 77. 186 19.	1 51 0 120 9 29 3 73 0 170 160 5 16	11 1 0 1 33 30 16		3 3 5 8 0	117 26 67 125 150 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Portugal	953	619	350		10	3.0							63
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Romania	200 577 177 177 127 247 248 3,355	5 175 8 569 6 1.564	4 12 11 48 21 53		0 117 155 9 40 119 87	118 516 1,403 115		0 0 0 0 0 0 0 0 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 13 58		
Total	1	3,357	3,334	193	1	527	2,636		u l 0	. 0	. 0	78		171



General governments exposures by country of the counterparty

				Raiffeisen Bank International AG										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M[	Stovakia	18- 15- 15- 2- 2- 400 1,0,1 67- 67- 3,444	231 5 406 4 1,797 661	0 4 47 18 40 51 36 197		0 0 6 9 15 3 0	1 180 100 204 351 1,760 634		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 50 50		9
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	1. 5.	0 0 0 0 0 0 0 9 6 8 0 0	0 0 2 0 2 2 28 11 43		0 0 0 0 11 0 0	0 0 0 0 0 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 0 0 0		2
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	2 2 4 11-	0 255 0 40 0 0 0 0 114 0 179	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 255 40 0 0 114 0	6	0 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 0 0 0 0		
[ 0 - 3M[	Sweden	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 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	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0		11
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom		0 0 0	0		0 0 0	0 0 0 0	6	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
0 - 3M	lceland						·			Ü	v	·	,	1
10tal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Liechtenstein													
0 - 3M       13M - 1Y	Norway													



General governments exposures by country of the counterparty

						F	Raiffeisen Bank Internation	al AG						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Canada	( 6 6 16 14 144 233 288	0 64 64 65 65 65 65 65 65 65 65 65 65 65 65 65	000000000000000000000000000000000000000		0 0 0 0 0 11 0	0 64 0 16 0 137 33 259	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	71
[ 0 - 3M[	Hong Kong													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	238 233 96 66 99 5	235 230 90 90 97 9 9 9 9 0 7	5 0 7 0 0		183 166 49 4 8 0 0	48 64 35 59 90 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 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	China	6 8 9 14 11 15 4	0 0 8 8 1 1 1 6 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 8 1 16 15 0	6	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Switzerland	(	0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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  Total	Other advanced economies non EEA	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0	12



General governments exposures by country of the counterparty

						F	Raiffeisen Bank Internationa	l AG						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
				Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value								Off-balance si		
		Total gross carrying amount of non-derivative financial assets												Risk weighted exposure
Residual Maturity	Country / Region		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	amount
[ 0 - 3M[	Other Central and eastern Europe countries non EEA	25 241 449 168 230 247 72	25 241 449 168 230 247 72	0 4 2 47 12 34 0	0 0 0 0 0	0 10 97 17 13 0	25 227 350 104 205 213 72	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 1 20		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Middle East	1,432	1,432	100	0	137	1,195	0	0	0	0	22	,	606
Total [0 - 3M] [3M - 11] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 13 0 0 0 14	0 0 13 0 0 14 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 13 0 0 0 14 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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0 0 4 0 11 108 75	0 4 0 11 108 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 4 0 11 108 75	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 19 5		
Total  [0.3Mf [3M-11f [17-2Y] [27-37f [37-57f [57-107] [100'-more Total	Others	197 275 270 729 521 503 690 332	275 270 729 521 503 690	0 2 37 38 70 19 21 0 0	0 0	0 17 35 39 121 26 0 0	256 197 653 330 459 668 332	0 0 0	000000000000000000000000000000000000000	0	0	24 0 0 0 0 0 0 0 16		2

#### 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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



#### Performing and non-performing exposures Raiffeisen Bank International AG

					As of 30/09/2023				As of 10.72.0001												
	Gross carrying amount Nominal amount					Accumulated impair credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chang	ges in fair value due to				
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On non-performi		ning exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non- performing exposures			
(min EUR)		000 - 00 days and 1-00 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>		Of which Stage 3 <sup>8</sup>						Of which: defaulted	Of which Stage 3 <sup>b</sup>			Of which Stage 3 <sup>b</sup>				
Cash balances at central banks and other demand deposits	40,319	0	1	1	:	1 1	1 1	:	1 0	39,119	0	1	1	:	1 15	1		1 0			
Debt securities (including at amortised cost and fair value)	28,073	0	1	2		2 22	1 1		1 1	28,856		7	7		2 218	2		2 1			
Central banks	5					0	0			5		0	0		0 0	0					
General governments	22,582	0		0		8	5 0		0	23,342		0	0		0 89	0		0			
Credit institutions	3,352	0				0	2 0		0	3,540		0	0		0 2	0		0			
Other financial corporations	1,212	0				7	3 0		0	1,037		0	0		0 69	0		0			
Non-financial corporations	921	0	5	2	1	2 6	1 1	:	1 1	933		7	7	:	2 58	2		2 1			
Loans and advances(including at amortised cost and fair value)	120,501	128	2,895	2,895	2,540	1,21	1,681	1,55	752	117,059	168	3,491	3,491	3,21	4 1,113	1,776	1,66	1,195			
Central banks	8,931	0				0	0		0	7,860		0	0		0	0		0			
General governments	1,854		173	173	173	3	2 0		107	1,965		178	178	17	8 1	5		5 117			
Credit institutions	6,727	0		5		5 1	3		3 0	6,828		4	4		4 1	2		2 0			
Other financial corporations	12,586	0	185	185	83	2 6	5 75	4	5	10,837	24	392	392	28	6 42	115	8	163			
Non-financial corporations	49,379	51	1,421	1,421	1,234	66	2 889	82	361	48,775	55	1,860	1,860	1,73	9 621	976	92	637			
of which: small and medium-sized enterprises	14,101	47	591	591	528	21	410	37	181	12,524	38	536	536	47	3 203	357	32	180			
of which: Loans collateralised by commercial immovable property	12,096	13	393	393	325	9 17	1 163	13	221	12,166	6	697	697	63	7 132	201	18	2 494			
Households	41,025	77	1,110	1,110	1,046	6 46	714	68	2 278	40,794	88	1,056	1,056	1,00	7 447	678	64	9 279			
of which: Loans collateralised by residential immovable property	27,705	15	411	411	372	2 13	3 200	17	211	27,398	16	398	398	36	3 154	193	17	204			
of which: Credit for consumption	10,709	57	647	647	619	31	3 475	45	5 11	10,704	64	612	612	58	4 273	446	42	11			
DEBT INSTRUMENTS other than HFT	188,893	128	2,898	2,898	2,541	3 1,44	1,682	1,5%	753	185,034	168	3,498	3,498	3,21	7 1,346	1,779	1,67	1,196			
OFF-BALANCE SHEET EXPOSURES	51,956		175	175	179	5 15	43	4	3 40	51,923		149	149	14	9 157	49	4	9 37			

<sup>(5)</sup> For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institution apport new true cumulative arrowing or expected critical institution apport in the international provision in the institution apport in the international provision in the institution apport in the international provision in the institution apport in the institution

<sup>&</sup>quot;Port to an explace sheet them, accommand repairments and accommand re

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 perior



#### Performing and non-performing exposures Raiffelsen Bank International AG

ĺ					As of 31/03/2024				As of 30/06/2024												
		Gross	carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gros	s carrying amount/ Nominal arr	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	iges in fair value due to	Collaterals and financial			
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforr	ming exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		guarantees received on non- performing exposures			
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>5</sup>				
Cash balances at central banks and other demand deposits	38,010	0	1	1	1		1	1	. 0	39,87	2 0	0	0		0 5	0					
Debt securities (including at amortised cost and fair value)	31,074		2	2	2	19	2	1	1	32,70	0	2	2		2 145	2	1	1			
Central banks	93	0	0	0	0	1	0		0	760	0	0	0		0 0	0		0			
General governments	25,351	. 0	0	0	0	8	0		0	26,42	0	0	0		0 84	0		, 0			
Credit institutions	3,720	0	0	0	0	:	0		0	3,660	2 0	0	0		0 2	0		, 0			
Other financial corporations	1,046	0	0	0	0	6	0		0	1,060	0	0	0		0 55	0		0			
Non-financial corporations	863	0	2	2	2	4	2		1	79:	. 0	2	2		2 4	2	2	1			
Loans and advances (including at amortised cost and fair value)	119,734	182	3,678	3,678	3,426	1,08	1,812	1,732	1,305	122,558	191	3,576	3,576	3,39	1,080	1,876	1,798	8 1,242			
Central banks	8,827	0	0	0	0	1	. 0		0	9,80	. 0	0	0		0 1	0		0			
General governments	2,056	0	179	179	179	1	5		56	3,10	1	169	169	16	9 2	4	4	165			
Credit institutions	7,567	0	2	2	2	:	. 2	1	0	7,84	0	2	2		2 1	1	1	1 0			
Other financial corporations	11,919	0	338	338	247	6	74	70	162	12,19	0	276	276	23	15 50	104	94	159			
Non-financial corporations	48,870	96	2,073	2,073	1,958	600	1,035	987	811	48,51	111	2,036	2,036	1,95	642	1,077	1,034	656			
of which: small and medium-sized enterprises	12,091	87	631	631	570	17	368	338	263	12,16	32	592	592	54	184	384	357	208			
of which: Loans collateralised by commercial immovable property	12,220	25	791	791	734	14	203	185	586	12,11	19	722	722	66	146	205	191	517			
Households	40,495	86	1,086	1,086	1,040	39	697	669	275	41,100	80	1,092	1,092	1,04	11 383	689	665	261			
of which: Loans collateralised by residential immovable property	27,108	16	389	389	356	13	182	164	207	27,17	14	378	378	34	119	172	156	206			
of which: Credit for consumption	10,795	62	644	644	614	24	474	453	11	11,190	61	648	648	61	9 245	476	456	11			
DEBT INSTRUMENTS other than HFT	188,818	182	3,681	3,681	3,429	1,28	1,815	1,738	1,306	195,129	191	3,578	3,578	3,40	1,230	1,878	1,800	1,243			
OFF-BALANCE SHEET EXPOSURES	51,716		163	163	163	15	46	46	30	52,59	5	151	151	13	171	47	47	31			

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#### Forborne exposures

			As of 30/	09/2023				As of 31/12/2023							
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financia	al guarantees received rbearance measures			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(mln EUR)															
Cash balances at central banks and other demand deposits	U	Ů	Ů	0	0	Ů	U	Ů	0	U	U	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	o	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)	2,489	1,204	797	702	1,094	412	2,448	1,243	784	685	1,150	473			
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	181	83	30	25	2	1	152	109	43	41	0	0			
Non-financial corporations	1,789	846	580	516	895	291	1,797	877	558	486	961	364			
of which: small and medium-sized enterprises	647	340	197	171	449		715	412	214	174	500				
Households	519	275	187	161	197	120	499	257	182	158	189	110			
DEBT INSTRUMENTS other than HFT	2,489	1,204	797	702	1,094		2,448	1,243	784	685	1,150				
Loan commitments given	92	26	3	2	10	2	131	38	10	8	8	5			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0								

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

<sup>&</sup>lt;sup>OP</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>OT</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, eash balances at Learntal banks and other demand deposits) of 5% or



#### Forborne exposures

Raiffeisen Bank International AG

İ			As of 31/0	3/2024		As of 30/06/2024									
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with fo				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)  Cash balances at central banks and other demand deposits	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				
Central banks	0	0	0	0	0	0	0	0	0	0	0	Ü			
			-												
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)	2,343	1,234	734	667	1,087	505	2,310	1,320	810	719	973	499			
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	129	95	33	31	0	0	133	41	41	32	0	0			
Non-financial corporations	1,724	888	523	481	901	402	1,704	1,034	602	541	797	404			
of which: small and medium-sized enterprises	691	443	202	181	489		679	445	207	189	432				
Households	489	251	177	155	186	103	473	245	167	147	176	96			
DEBT INSTRUMENTS other than HFT	2,343	1,234	734	667	1,087		2,310	1,320	810	719	973				
Loan commitments given	116	40	11	8	10	4	124	47	16	8	7	5			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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) 2022/45-1. Tist on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated hanges in fair value due to credit risk and provisions of its off-balance sheet commitments are generally reported with a positive sign.

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



### Breakdown of loans and advances to non-financial corporations other than held for trading Raiffeisen Bank International AG

	As of 30/09/2023 As of 31/12/2023														An of 2	1/03/2024			As of 30/06/2024						
	Gross carry	ing amount	ASUIC	0/05/2025			Gross carry	áng omount	ASUL	1/12/2023			Gross carry	ing amount	ASUIS	1/03/2024			Gross carry	ing amount	7/00/2024				
	Giuss cally				ļ	Accumulated	Gioss carry					Accumulated	Gloss cally					Accumulated	Gioss cally					Accumulated	
		Of which: non-		Of which loans and advances	Accumulated	negative changes in fair value due		Of which:		Of which loans and advances	Accumulated	negative changes in fair value due		Of which: non-		Of which loans and advances	Accumulated	negative changes in fair value due		Of which: non-		Of which loans and advances	Accumulated	negative changes in fair value due	
		performing		subject to	impairment <sup>1</sup>	to credit risk on		performing		subject to	impairment <sup>1</sup>	to credit risk on	performing			subject to	imnairment <sup>1</sup>	to credit risk on		performin		subject to	impairment <sup>1</sup>	to credit risk on	
			of which:	impairment		non-performing			of which:	impairment		non-performing			of which:	impairment		non-performing			of which:	impairment		non-performing	
(min EUR)			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>	
A Agriculture, forestry and fishing	1,432	118	118	1,428	125	0	1,404	114	114	1,400	120	0	1,356	110	110	1,353	117	0	1,346	108	108	1,343	122	0	
B Mining and quarrying	642	88	88	642	96	0	562	81	81	562	92	0	530	62	62	530	76	0	526	61	61	526	79	0	
C Manufacturing	10,174	220	220	10,169	330	0	9,394	191	191	9,389	316	0	9,605	216	216	9,600	325	0	9,535	212	212	9,530	340	0	
D Electricity, gas, steam and air conditioning supply	1,694	39	39	1,694	38	0	1,899	50	50	1,899	43	0	1,761	46	46	1,761	41	0	1,748	46	46	1,748	42	0	
E Water supply	438	2	2	438	7	0	465	7	7	465	10	0	482	6	6	482	9	0	479	6	6	479	10	0	
F Construction	1,977	91	91	1,973	84	0	1,975	76	76	1,971	74	0	1,949	74	74	1,946	63	0	1,935	72	72	1,932	66	0	
G Wholesale and retail trade	10,246	281	281	10,227	274	0	10,001	276	276	9,979	273	0	10,248	324	324	10,223	291	0	10,172	318	318	10,148	304	0	
H Transport and storage	2,745	88	88	2,745	108	0	2,772	87	87	2,772	106	0	2,828	99	99	2,828	99	0	2,808	97	97	2,808	104	0	
I Accommodation and food service activities	679	118	118	679	41	0	663	116	116	663	39	0	675	114	114	675	39	0	670	112	112	670	41	0	
J Information and communication	2,034	38	38	2,034	72	0	2,010	38	38	2,010	58	0	1,970	36	36	1,970	68	0	1,955	36	36	1,955	71	0	
K Financial and insurance activities	656	30	30	653	34	0	602	26	26	599	30	0	615	47	47	611	37	0	610	46	46	607	38	0	
L Real estate activities	9,162	170	170	9,119	198	0	9,312	624	624	9,273	325	0	9,299	757	757	9,262	355	0	9,231	743	743	9,194	371	0	
M Professional, scientific and technical activities	5,031	61	61	5,031	78	0	5,392	133	133	5,392	74	0	5,249	143	143	5,248	86	0	5,211	140	140	5,210	90	0	
N Administrative and support service activities	1,252	14	14	1,252	17	0	1,265	12	12	1,265	17	0	1,293	14	14	1,293	17	0	1,284	14	14	1,284	18	0	
O Public administration and defence, compulsory						0																			
social security		·			Ů	Ü	,	ů	Ü			Ů		٠	, ,	,	v		,			,	U		
P Education	40	2	2	40	2	0	50	2	2	50	2	0	39	2	2	39	2	0	38	2	2	38	2	0	
Q Human health services and social work activities	824	49	49	824	36	0	654	17	17	654	11	0	619	14	14	619	10	0	614	14	14	614	10	0	
R Arts. entertainment and recreation	165	5	5	165	4	0	163	5	5	163	4	0	158	5	5	158	4	0	157	5	5	157	4	0	
S Other services	183	5	5	183	5	0	186	5	5	186	5	0	188	5	5	188	5	0	187	5	5	187	5	0	
Loans and advances	49,379	1,421	1,421	49,299	1,551	0	48,775	1,860	1,860	48,698	1,597	0	48,870	2,073	2,073	48,792	1,644	0	48,512	2,036	2,036	48,435	1,719	0	

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.