



2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

Raiffeisen Bank International AG

(mln 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,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

2024 EU-wide Transparency Exercise

Leverage ratio

Raiffeisen Bank International AG

		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,599	17,565	17,471	19,032	C 47.00 (r0310,c0010)	
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)	
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]	

(in EUR, %)			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	19,266	20,168	20,016	21,593	C.EI.00.0003L0003	Article 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,244	16,263	15,931	17,477	C.EI.00.0005L0003	Article 41 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own-capital instruments)	5,972	5,970	5,971	5,971	C.EI.00.0006L0003	Articles 36(3) point (a) and (b), 37 to 39, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	14,267	15,073	15,174	16,182	C.EI.00.0010L0003	Articles 36(3) point (c), 36(2) and 36(1) point (a) and (g) of CRR
	A.1.3	Accumulated other comprehensive income	-634	-454	-492	-406	C.EI.00.0018L0003	Articles 41(10), 36(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	-467	-564	-500	-615	C.EI.00.0020L0003	Articles 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.EI.00.0025L0003	Articles 61(1), 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.EI.00.0026L0003	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-26	-18	77	C.EI.00.0029L0003	Articles 32 to 35 and 38(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-608	-620	-577	-657	C.EI.00.0030L0003 + C.EI.00.0035L0003	Articles 41(13), 36(1) point (b) and 37 of CRR; Article 41(15), 36(2) point (b) and 37 point (a) of CRR
	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.EI.00.0037L0003	Articles 36(3) point (c) and 38 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C.EI.00.0038L0003	Articles 36(3) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.EI.00.0039L0003	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C.EI.00.0040L0003	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.EI.00.0046L0003	Articles 36(2) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-50	-52	-78	-37	C.EI.00.0048L0003 + C.EI.00.0049L0003 + C.EI.00.0047L0003 + C.EI.00.0047L0003	Articles 42(6), 36(1) point (h) and 88 to 94 of CRR; Article 36(2) point (h), 34(2) point (b), 244(1) point (b) and 250 of CRR; Articles 36(1) point (i) and 37(2) of CRR; Article 36(2) point (j), (k) and 150(b) of CRR and Article 36(2) point (l), 244(1) point (c) and 250(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-50	-52	-78	-37	C.EI.00.0048L0003	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 250 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.EI.00.0049L0003	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.EI.00.0050L0003	Articles 36(3) point (c) and 38 of CRR; Article 41(13) point (a) and 41(2) of CRR
	A.1.17	(+) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.EI.00.0050L0003	Articles 42(7), 36(1) point (i), 43 to 46, 47, 49(2) point (b), 49(2) point (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C.EI.00.0051L0003	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-64	94	-106	-132	C.EI.00.0053L0003	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.EI.00.0054L0003	Articles 36(1) point (n) and Article 232(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.EI.00.0055L0003	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C.EI.00.0054L0003	Articles 3 CSR
	A.1.20	CET1 Capital elements or deductions - other	-169	0	-109	0	C.EI.00.0056L0003	-
	A.1.21	Transitional adjustments	324	315	141	133	NA1 (S.1.1.6 - L.1.3.9 - L.1.1.96)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-)	0	0	0	0	C.EI.00.0028L0003	Articles 48(2) to (5), and 68 to 69 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+)	0	0	0	0	C.EI.00.0026L0003	Articles 476 and 483 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	324	315	141	133	C.EI.00.0029L0003	Articles 489 to 472, 479 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,079	4,077	4,080	4,068	C.EI.00.0016L0003	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	1,679	1,677	1,680	1,688	C.EI.00.0046L0003 + C.EI.00.0047L0003	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.EI.00.0075L0003	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.EI.00.0068L0003 + C.EI.00.0070L0003 + C.EI.00.0073L0003 + C.EI.00.0074L0003 + C.EI.00.0076L0003 + C.EI.00.0078L0003	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.EI.00.0069L0003 + C.EI.00.0068L0003 + C.EI.00.0075L0003	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,933	17,881	17,811	18,165	C.EI.00.0001L0003	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,343	2,287	2,405	2,428	C.EI.00.0070L0003	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	2,281	2,243	2,229	2,344	C.EI.00.0070L0003 + C.EI.00.0089L0003	-	
A.4.2	Other Tier 2 Capital components and deductions	286	253	270	267	C.EI.00.0059L0003 + C.EI.00.0058L0003 + C.EI.00.0060L0003 + C.EI.00.0061L0003 + C.EI.00.0062L0003 + C.EI.00.0063L0003 + C.EI.00.0064L0003 + C.EI.00.0065L0003 + C.EI.00.0066L0003 + C.EI.00.0067L0003	-	
A.4.3	Tier 2 transitional adjustments	-224	-209	-94	-83	C.EI.00.0088L0003 + C.EI.00.0090L0003 + C.EI.00.0095L0003	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	97,378	93,668	95,612	98,474	C.EI.00.0003L0003	Articles 92(a), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	100	107	47	0	C.EI.01.0001L0048	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.67%	17.30%	16.66%	17.75%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.40%	18.09%	18.42%	18.49%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.81%	21.53%	20.93%	21.93%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,920	15,888	15,791	17,346	RA.1.A.1.21.A.1.31+RWA.2.A.1.11.A.2.2-A.4.A+RWA.4.A.1.A.10(AE)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.35%	16.98%	16.52%	17.61%	(R.1)(5)(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	-224	-215	-141	-133	C.EI.01.0046L0003	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.EI.01.0046L0003	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-224	-209	-94	-83	C.EI.01.0046L0003	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.EI.01.0046L0048	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisen Bank International AG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	73,239	66,474	67,645	69,327	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	26,961	25,507	24,000	26,144	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	37,189	31,391	32,199	31,577	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	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 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
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 (r0530, 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 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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	

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

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

2024 EU-wide Transparency Exercise

P&L

Raiffeisen Bank International AG

(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 ¹	0	189	0	0
Of which restructuring ¹	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Raiffeisen Bank International AG

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	45,281				43,229				41,934				44,282				IAS 1.54 (f)	
Financial assets held for trading	7,010	2,212	4,790	0	5,770	1,029	4,130	11	6,562	2,586	3,963	12	6,549	2,583	3,953	13	IFRS 7.8(a)(i); IFRS 9. Appendix A	
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)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	141,782				138,122				144,206				147,712				IFRS 7.8(c); 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 ¹⁾	5,014				4,899				5,810				5,364					
TOTAL ASSETS	203,669				197,771				203,057				208,452				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,519	378	2	-1	-12	-1	2,611	290	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)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)
Financial assets at amortised cost	Debt securities	23,520	1,395	0	-6	-202	0	24,706	1,022	0	-57	-150	0	27,176	936	0	-55	-130	0	27,949	862	0	-52	-78	0	Annex V Part 1.31, 44(b)
	Loans and advances	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(b)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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 ¹	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 ¹	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(l)
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 ¹	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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	430	556	517	473	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	4,132	3,117	3,371	4,505	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2024 EU-wide Transparency Exercise
Market Risk
Raiffeisen Bank International AG

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	1,009	917	25	12	41	20						26	6	48	15								
Of which: General risk	492	456	25	12	41	20						26	6	48	15								
Of which: Specific risk	516	460	0	0	0	0						0	0	0	0								
Equities	105	58	0	0	0	0						0	0	0	0								
Of which: General risk	20	18	0	0	0	0						0	0	0	0								
Of which: Specific risk	43	40	0	0	0	0						0	0	0	0								
Foreign exchange risk	5,385	6,292	9	2	22	5						10	3	23	6								
Commodities risk	20	2	0	0	0	0						0	0	0	0								
Total	6,517	7,268	31	16	65	26	0	0	0	0	0	1,204	35	10	69	23	0	0	0	0	0	0	1,303
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	1,021	1,004	28	10	59	20						28	7	58	18								
Of which: General risk	493	462	28	10	59	20						28	7	58	18								
Of which: Specific risk	527	541	0	0	0	0						0	0	0	0								
Equities	93	56	0	0	0	0						0	0	0	0								
Of which: General risk	11	7	0	0	0	0						0	0	0	0								
Of which: Specific risk	26	34	0	0	0	0						0	0	0	0								
Foreign exchange risk	6,834	7,677	7	2	18	5						10	3	27	7								
Commodities risk	12	14	0	0	0	0						0	0	0	0								
Total	7,959	8,751	34	13	88	33	0	0	0	0	0	1,499	35	12	96	32	0	0	0	0	0	0	1,638

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	48,882	48,202	2,092		33,992	36,620	3,292	
	Regional governments or local authorities	3,062	3,062	127		3,086	3,086	126	
	Public sector entities	771	774	35		726	720	34	
	Multilateral Development Banks	3,456	3,352	724		3,052	2,980	25	
	International Organisations	1,922	1,921	0		1,979	1,978	0	
	Institutions	3,428	3,488	170		3,286	3,286	188	
	Corporates	8,227	6,598	6,889		8,005	6,408	6,412	
	of which: SME	3,568	2,642	2,748		3,027	2,398	2,071	
	Retail	4,659	3,956	4,141		4,978	4,010	4,341	
	of which: SME	1,961	1,597	922		1,959	1,658	920	
	Secured by mortgages on immovable property	32,762	32,652	3,822		7,056	7,056	3,248	
	of which: SME	939	923	313		923	906	307	
	Reserves in default	1,265	425	522	721	1,224	421	548	693
	Items associated with particularly high risk	135	130	195		43	37	56	
Covered bonds	27	27	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	1,020	1,020	1,642		1,048	1,048	1,623		
Equity	0	0	0		0	0	0		
Other exposures	5,441	3,981	3,471		3,500	4,229	3,122		
Standardised Total³	59,242	57,799	27,292	1,211	54,682	54,682	29,964	1,211	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.
³ Only the most relevant categories are disclosed. These have been selected under the following logic: Clusters of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.
 (1) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.
 (2) Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	12,762	12,621	41		13,773	13,503	22	
	Regional governments or local authorities	262	262	8		262	262	8	
	Public sector entities	85	85	4		84	84	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	802	802	42		289	311	12	
	Corporates	1,128	1,124	924		1,104	1,104	924	
	of which: SME	234	208	185		221	198	185	
	Retail	368	326	292		44	26	21	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5,889	5,889	2,026		1,263	1,263	444	
	of which: SME	291	291	82		291	291	72	
	Reserves in default	69	54	60	12	36	22	24	12
	Items associated with particularly high risk	122	122	188		42	42	61	
Covered bonds	24	24	2		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	11	11	20		120	120	34		
Collective Investments Underlying (CIU)	368	368	2,396		368	368	2,396		
Equity	0	0	0		0	0	0		
Other exposures	3,924	4,421	4,421		3,442	4,023	4,023		
Standardised Total³	27,324	27,324	11,428	12	24,082	24,082	11,428	12	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	20,992	12,642	0		20,522	20,590	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	11	2		0	21	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,038	834	746		1,038	823	738	
	of which: SME	426	396	369		426	389	369	
	Retail	2,127	1,592	1,427		2,127	1,572	1,270	
	of which: SME	342	231	136		249	245	140	
	Secured by mortgages on immovable property	2,428	842	842		2,448	848	848	
	of which: SME	212	98	98		312	312	98	
	Reserves in default	67	34	35	31	72	35	41	20
	Items associated with particularly high risk	2	2	0		2	2	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		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	11	11	11		11	11	11		
Equity	0	0	0		0	0	0		
Other exposures	320	320	320		232	232	232		
Standardised Total³	24,584	24,584	24,584	71	24,584	24,584	24,584	71	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	6,512	6,512	0		6,723	6,703	0	
	Regional governments 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	0	0	0		0	0	0	
	Corporates	841	650	552		789	642	551	
	of which: SME	793	599	511		749	591	511	
	Retail	793	652	392		797	690	397	
	of which: SME	793	652	232		747	622	364	
	Secured by mortgages on immovable property	66	66	22		65	65	22	
	of which: SME	26	26	9		25	25	9	
	Reserves in default	54	18	17	23	58	18	26	23
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	52	52	131		52	52	129		
Other exposures	222	222	222		222	222	222		
Standardised Total³	11,667	11,667	11,667	64	11,667	11,667	11,667	64	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	3,517	4,319	0		4,742	5,411	0	
	Regional governments or local authorities	399	349	49		399	352	79	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	258	224	204		278	244	214	
	of which: SME	109	102	79		124	106	82	
	Retail	149	89	82		154	92	92	
	of which: SME	87	87	50		94	89	51	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Reserves in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a BT credit assessment	0	0	37		0	0	38		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	131	131	131		131	131	131		
Standardised Total³	4,916	4,916	4,916	49	5,171	5,171	5,171	49	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	0	0	0	0	1,058	1,058	1,058	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	838	728	707	862	752	728	728	
	of which: SME	171	108	83	175	101	77	77	
	Retail	2,518	1,568	1,171	2,548	1,508	1,138	1,138	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1,096	1,081	881	1,096	1,091	881	881	
	of which: SME	25	25	26	29	27	27	27	
	Exposures in default	217	52	60	344	101	209	311	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	351	351	351	337	338	338	338		
Standardised total ⁽⁴⁾				221				228	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
HUNGARY	Central governments or central banks	3,517	3,132	0	0	3,633	3,403	57	
	Regional governments or local authorities	26	26	0	0	26	26	0	
	Public sector entities	24	32	0	1	69	6	0	
	Multinational Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	208	198	181	193	183	169	169	
	of which: SME	60	64	51	64	64	56	56	
	Retail	310	292	270	309	291	261	261	
	Secured by mortgages on immovable property	42	44	4	32	17	14	14	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	4	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	4
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	24	24	24	24	24	24	24		
Other exposures	131	131	131	131	131	131	131		
Standardised total ⁽⁴⁾				14				14	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	54	49	0	0	51	52	0	
	Regional governments or local authorities	1,077	1,036	0	0	1,077	1,037	0	
	Public sector entities	383	339	0	0	383	338	0	
	Multinational Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	308	306	32	219	217	37	37	
	Corporates	151	141	140	161	146	140	140	
	of which: SME	24	24	24	24	24	24	24	
	Retail	25	19	14	23	19	14	14	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	50	48	18	23	23	8	8	
	Exposures in default	1	1	1	2	4	1	1	
	Items associated with particularly high risk	0	0	0	0	0	0	0	2
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	10	10	11	6	6	6	7		
Other exposures	0	0	0	0	0	0	0		
Standardised total ⁽⁴⁾				4				4	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
SERBIA	Central governments or central banks	0	0	0	0	2,131	1,709	167	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	628	458	454	598	378	328	328	
	of which: SME	306	223	171	248	197	151	151	
	Retail	628	184	181	185	182	182	182	
	Secured by mortgages on immovable property	193	138	91	193	137	96	96	
	of which: SME	489	469	170	489	469	166	166	
	Exposures in default	23	21	8	23	17	16	16	
	Items associated with particularly high risk	51	17	17	33	51	17	17	33
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	11	11	11	11	11	11	11		
Other exposures	0	0	0	0	0	0	0		
Standardised total ⁽⁴⁾				4				43	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CROATIA	Central governments or central banks	2,472	2,467	0	0	2,472	2,441	42	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	13	19	0	0	13	20	0	
	Multinational Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	144	124	109	142	122	108	108	
	of which: SME	79	69	54	74	62	47	47	
	Retail	1,729	1,427	1,049	1,538	1,343	901	901	
	Secured by mortgages on immovable property	189	189	85	189	189	93	93	
	of which: SME	652	649	251	209	206	77	77	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	51
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	13	13	13	13	13	13	13		
Other exposures	151	151	151	151	151	151	151		
Standardised total ⁽⁴⁾				43				43	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Other Countries	Central governments or central banks	111	61	41	0	109	61	16	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multinational Development Banks	1,424	1,361	218	1,091	1,091	2,569	36	
	International Organisations	1,382	1,382	0	1,378	1,378	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	228	208	228	228	228	188	188	
	of which: SME	238	197	154	217	168	131	131	
	Retail	576	576	381	576	576	376	376	
	Secured by mortgages on immovable property	118	118	68	119	119	70	70	
	of which: SME	383	371	65	383	371	84	84	
	Exposures in default	61	61	29	61	61	29	29	
	Items associated with particularly high risk	0	0	0	22	0	0	0	22
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	123	123	43	0	123	123	43		
Standardised total ⁽⁴⁾				65				67	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HODLER, %)								
Consolidated data	Central governments or central banks	54,034	57,365	6,963	60,019	62,809	7,654	
	Regional governments or local authorities	2,015	2,015	120	2,046	2,011	180	
	Public sector entities	759	1,049	124	1,367	1,851	130	
	Multilateral Development Banks	2,233	2,607	46	1,138	2,009	78	
	International Organisations	2,314	2,313	0	2,340	2,279	0	
	Institutions	2,744	1,703	201	2,966	2,542	248	
	Corporates	7,474	5,867	5,939	7,971	6,261	6,261	
	of which: SME	2,861	2,301	2,077	3,021	2,324	2,021	
	Retail	11,570	7,920	11,173	12,995	7,665	11,711	
	of which: SME	1,991	1,880	940	1,984	1,795	975	
	Secured by mortgages on immovable property	1,204	1,206	1,140	1,225	1,264	1,124	
	of which: SME	929	911	309	954	919	309	
	Exposures in default	1,272	462	564	1,180	261	323	708
	Items associated with particularly high risk	53	47	71	74	304		
of which: SME	0	0	0	0	0			
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	236	236	88	225	225	88		
Collective investments undertakings (CIU)	1,195	1,195	1,761	1,262	1,262	1,820		
Equity	2,248	2,248	1,070	2,110	2,269	1,128		
Other exposures	0	0	0	0	0	0		
Standardised Total ⁴	83,897	83,263	24,274	1,284	102,908	39,513	24,624	1,170

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

(2) Exposure Value Total does not include the securitisation portfolio unless the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. There have been no securitisation in the following table. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HODLER, %)								
AUSTRIA	Central governments or central banks	13,376	13,376	0	13,174	13,221	0	
	Regional governments or local authorities	203	0	0	202	0	214	0
	Public sector entities	94	0	0	622	103	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	838	839	39	2,029	1,860	38	
	Corporates	808	826	765	1,560	1,961	804	
	of which: SME	193	365	130	370	342	112	
	Retail	2,143	207	148	1,603	148	148	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1,205	1,200	461	1,281	1,276	487	
	of which: SME	961	960	72	971	974	76	
	Exposures in default	32	22	24	53	22	24	30
	Items associated with particularly high risk	41	32	42	41	32	42	
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)	119	119	41	115	115	31		
Equity	1,008	1,008	1,119	1,119	1,119	1,020		
Other exposures	365	365	367	322	321	360		
Standardised Total ⁴	18,887	18,263	24,274	42	20,293	18,513	45	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HODLER, %)								
CZECH REPUBLIC	Central governments or central banks	12,726	12,644	0	13,722	13,897	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	28	0	0	29	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	23	23	0	23	23	0	
	Corporates	1,009	702	709	1,027	804	721	
	of which: SME	462	375	260	482	376	268	
	Retail	1,979	1,462	1,147	1,545	1,429	1,160	
	of which: SME	251	248	140	264	261	149	
	Secured by mortgages on immovable property	1,209	1,209	820	1,203	1,214	820	
	of which: SME	81	313	301	301	300	300	
	Exposures in default	44	44	49	54	54	44	34
	Items associated with particularly high risk	2	2	2	2	2	2	
of which: SME	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	11	11	11	11	11	11		
Equity	0	0	0	0	0	0		
Other exposures	70	70	70	70	70	70		
Standardised Total ⁴	14,038	14,038	14,038	42	15,139	15,139	45	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HODLER, %)								
SLOVAKIA	Central governments or central banks	4,371	4,376	2	4,260	4,263	0	
	Regional governments or local authorities	2	2	0	2	1	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	3	3	1	7	9	1	
	Corporates	802	680	559	807	686	567	
	of which: SME	266	209	176	262	207	177	
	Retail	797	664	600	797	667	589	
	of which: SME	47	67	22	66	65	22	
	Secured by mortgages on immovable property	28	28	8	28	28	8	
	of which: SME	55	17	19	59	19	21	40
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	49	49	122	51	51	122		
Equity	205	205	101	205	205	101		
Other exposures	0	0	0	0	0	0		
Standardised Total ⁴	5,423	5,423	5,423	50	5,516	5,516	61	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(HODLER, %)								
ROMANIA	Central governments or central banks	4,096	4,096	139	4,299	4,297	139	
	Regional governments or local authorities	365	368	14	409	361	76	
	Public sector entities	17	1	1	10	10	10	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	11	11	2	2	2	1	
	Corporates	226	306	342	249	214	187	
	of which: SME	147	124	96	149	137	105	
	Retail	114	98	96	102	106	61	
	of which: SME	104	95	54	105	105	61	
	Secured by mortgages on immovable property	3	3	3	3	3	3	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	2	3	0	2	3	5
	Items associated with particularly high risk	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	3	3	39	3	3	39		
Equity	0	0	0	0	0	0		
Other exposures	45	45	25	45	45	25		
Standardised Total ⁴	4,511	4,511	4,511	50	4,702	4,702	51	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
RUSSIAN FEDERATION		2,423	2,423	2,423		3,383	3,383		
Central governments or central banks		0	0	0		0	0		
Regional governments or local authorities		0	0	0		0	0		
Public sector entities		0	0	0		0	0		
Multilateral Development Banks		0	0	0		0	0		
International Organisations		0	0	0		0	0		
Institutions		0	0	0		0	0		
Corporates		704	628	664		866	703	673	
of which: SME		185	112	85		217	128	96	
Retail		2,415	1,413	1,859		2,311	1,485	1,886	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		1,977	1,977	376		1,951	1,977	487	
of which: SME		96	97	31		106	102	37	
Exposures in default		147	139	206	150	183	39	40	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		126	126	121		131	131	114	
Standardised Total⁽²⁾					217			208	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
HUNGARY		4,465	4,121	4,121		4,465	4,064	326	
Central governments or central banks		29	13	4		27	11	4	
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		14	18	2		1	1	1	
Corporates		175	167	157		195	185	174	
of which: SME		44	44	36		65	67	23	
Retail		303	30	21		362	31	1	
of which: SME		29	9	4		18	8	0	
Secured by mortgages on immovable property		29	29	29		29	29	32	
of which: SME		0	0	0		0	0	0	
Exposures in default		4	4	4	4	4	4	4	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		7	7	7		7	7	7	
Other exposures		7	7	7		8	8	8	
Standardised Total⁽²⁾					4			36	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		75	454	0		48	454	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		1,204	1,204	0		1,204	1,204	0	
Public sector entities		306	306	0		303	303	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		326	326	31		402	402	51	
Corporates		142	133	128		126	119	114	
of which: SME		21	22	18		18	14	14	
Retail		19	19	14		14	14	9	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		24	24	9		24	24	9	
of which: SME		0	0	0		0	0	0	
Exposures in default		4	3	4	2	4	3	2	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		6	6	7		7	7	7	
Other exposures		11	11	11		11	11	11	
Standardised Total⁽²⁾					8			38	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SERBIA		2,279	1,672	161		2,277	1,624	117	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		438	438	207		438	341	202	
Corporates		235	179	138		217	137	137	
of which: SME		101	106	73		103	103	63	
Retail		188	153	88		197	151	90	
of which: SME		40	40	35		40	35	28	
Secured by mortgages on immovable property		113	113	14		113	113	12	
of which: SME		0	0	0		0	0	0	
Exposures in default		52	18	26	23	52	18	26	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		11	11	11		11	11	11	
Other exposures		8	8	8		8	8	8	
Standardised Total⁽²⁾					23			27	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CROATIA		2,551	2,574	14		2,762	2,762	14	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		4	11	0		4	11	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		135	136	121		160	144	128	
Corporates		75	83	54		92	74	58	
of which: SME		1,649	1,266	912		1,590	1,264	902	
Retail		207	212	99		208	212	98	
of which: SME		214	212	78		215	215	80	
Secured by mortgages on immovable property		9	9	9		9	9	4	
of which: SME		0	0	0		0	0	0	
Exposures in default		27	27	26	55	27	27	26	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		13	13	13		13	13	13	
Other exposures		22	22	22		22	22	22	
Standardised Total⁽²⁾					84			84	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries		105	10	10		105	21	21	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		1,232	2,887	96		1,138	2,369	28	
International Organisations		1,114	1,114	0		1,114	1,114	0	
Institutions		2	2	0		0	0	0	
Corporates		268	269	261		268	268	217	
of which: SME		213	369	130		219	371	134	
Retail		56	56	37		49	51	30	
of which: SME		137	137	70		142	127	75	
Secured by mortgages on immovable property		207	261	78		216	264	79	
of which: SME		75	87	23		82	93	22	
Exposures in default		35	10	10	25	35	10	10	
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		126	4	4		121	4	4	
Standardised Total⁽²⁾					57			48	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2023								As of 31/12/2023							
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated					
		(in EUR, %)															
Consolidated data	Central banks and central governments	7,227	333	8,190	4,813	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	11,870	1	23,372	5,683	0	4	15,379	0	0	0	6,655	3,054	0	0	0	
	Corporates	80,579	1,178	50,411	30,484	0	1,402	80,140	1,813	49,832	29,512	0	1,494	0	0	0	
	Corporates - Of which: Specialised Lending	7,223	208	6,230	4,061	0	203	7,209	279	6,480	4,298	0	271	0	0	0	
	Corporates - Of which: SME	8,848	228	4,425	2,788	0	187	8,832	214	4,384	2,787	0	176	0	0	0	
	Retail	22,229	569	21,154	8,240	287	121	21,579	576	25,841	8,838	280	384	0	0	0	
	Retail - Secured on real estate property	13,970	180	13,496	5,100	127	154	13,713	287	16,264	5,334	132	189	0	0	0	
	Retail - Secured on real estate property - Of which: SME	89	2	86	102	2	3	93	1	90	101	2	2	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	13,881	178	13,418	5,000	125	151	13,618	285	16,173	5,233	130	187	0	0	0	
	Retail - Qualifying Revolving	1,036	23	1,494	632	11	27	2,141	24	1,297	569	11	24	0	0	0	
	Retail - Other Retail	6,513	356	6,184	4,507	148	440	6,725	345	6,190	4,513	148	389	0	0	0	
	Retail - Other Retail - Of which: SME	920	49	708	477	30	88	920	47	608	387	28	46	0	0	0	
	Retail - Other Retail - Of which: non-SME	5,593	307	5,386	4,028	118	351	5,793	298	5,582	4,148	120	343	0	0	0	
Equity	500	0	500	500	0	0	500	0	500	500	0	0	0	0	0		
Other non-credit-obligation assets																	
IRB Total ⁽³⁾				87,883					87,883		42,282						

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitized portfolio unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country party covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023								As of 31/12/2023							
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated					
		(in EUR, %)															
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,483	0	2,746	338	0	0	2,077	0	2,800	356	0	0	0	0	0	
	Corporates	15,368	148	9,283	4,305	0	89	15,729	440	9,381	3,904	0	223	0	0	0	
	Corporates - Of which: Specialised Lending	325	86	520	246	0	18	687	177	693	281	0	31	0	0	0	
	Corporates - Of which: SME	80	0	14	13	0	0	96	0	14	13	0	0	0	0	0	
	Retail	3	0	2	1	0	0	5,096	29	5,094	549	5	10	0	0	0	
	Retail - Secured on real estate property	2	0	0	0	0	0	5,008	26	5,005	507	3	8	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	2	0	2	0	0	0	5,008	26	5,005	507	3	8	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	88	3	88	42	2	2	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	88	3	88	42	2	2	0	0	0	
Equity	184	0	184	184	0	0	222	0	222	400	0	0	0	0	0		
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023								As of 31/12/2023							
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated					
		(in EUR, %)															
CZECH REPUBLIC	Central banks and central governments	265	0	333	148	0	0	96	0	219	111	0	0	0	0	0	
	Institutions	9,256	75	5,092	2,355	0	85	9,277	79	5,123	2,307	0	88	0	0	0	
	Corporates	1,992	0	1,484	911	0	15	1,947	5	1,484	893	0	14	0	0	0	
	Corporates - Of which: Specialised Lending	1,867	21	1,090	673	0	18	1,826	13	864	672	0	19	0	0	0	
	Corporates - Of which: SME	6,877	122	6,601	3,228	34	110	6,898	110	6,244	2,948	36	111	0	0	0	
	Retail	4,692	54	4,620	995	3	36	4,635	44	4,499	946	3	42	0	0	0	
	Retail - Secured on real estate property	57	0	57	77	0	2	60	0	61	78	0	1	0	0	0	
	Retail - Secured on real estate property - Of which: SME	4,835	54	4,582	888	3	34	4,573	43	4,437	888	3	41	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	664	7	442	186	4	9	669	7	254	130	4	8	0	0	0	
	Retail - Qualifying Revolving	1,580	61	1,540	1,068	27	65	1,663	60	1,512	1,070	29	61	0	0	0	
	Retail - Other Retail	565	27	465	295	13	28	514	25	364	246	14	23	0	0	0	
	Retail - Other Retail - Of which: SME	14	0	14	14	14	39	2	14	14	14	14	14	14	14	14	
	Retail - Other Retail - Of which: non-SME	2	0	2	4	0	0	2	0	2	4	0	0	0	0	0	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023								As of 31/12/2023							
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated					
		(in EUR, %)															
SLOVAKIA	Central banks and central governments	35	0	35	10	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	247	0	217	70	0	0	238	0	218	70	0	0	0	0	0	
	Corporates	5,516	61	3,090	1,999	0	61	5,563	47	3,082	2,038	0	54	0	0	0	
	Corporates - Of which: Specialised Lending	1,355	10	1,243	791	0	13	1,498	14	1,243	784	0	10	0	0	0	
	Corporates - Of which: SME	1,280	37	608	324	0	35	1,214	27	576	310	0	29	0	0	0	
	Retail	8,443	133	8,107	2,015	83	151	8,452	128	8,108	1,994	83	135	0	0	0	
	Retail - Secured on real estate property	6,861	51	6,869	1,344	51	45	6,853	53	6,849	1,317	53	42	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	6,861	51	6,869	1,344	51	45	6,853	53	6,849	1,317	53	42	0	0	0	
	Retail - Qualifying Revolving	323	4	312	41	1	6	328	2	314	40	1	5	0	0	0	
	Retail - Other Retail	1,259	78	1,055	630	31	100	1,270	71	1,063	636	29	88	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	
Equity																	
Other non-credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 30/09/2023								As of 31/12/2023							
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions			
		Of which: subordinated			Of which: subordinated				Of which: subordinated			Of which: subordinated					
		(in EUR, %)															
ROMANIA	Central banks and central governments	850	0	820	251	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	211	0	148	90	0	0	178	0	131	93	0	0	0	0	0	
	Corporates	8,876	75	3,971	2,870	0	93	8,771	69	3,883	2,574	0	89	0	0	0	
	Corporates - Of which: Specialised Lending	823	7	855	376	0	34	907	5	884	364	0	24	0	0	0	
	Corporates - Of which: SME	1,483	20	718	470	0	18	1,447	17	695	444	0	16	0	0	0	
	Retail	4,871	127	4,287	2,227	99	174	4,789	173	4,227	2,200	96	160	0	0	0	
	Retail - Secured on real estate property	1,762	57	1,556	504	92	37	1,705	56	1,503	492	51	36	0	0	0	
	R																

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		35	35	0	0	0	18	0	0	0	0	0	0	0	0
[5Y - 10Y]		115	115	4	0	0	111	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		134	134	7	0	0	127	0	0	0	0	0	0	0	1
[0 - 3M]		8	8	0	0	0	8	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		42	42	0	0	0	42	0	0	0	0	0	0	0	0
[5Y - 10Y]		63	63	0	0	0	63	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		113	113	0	0	0	113	0	0	0	0	0	0	0	1
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[5Y - 10Y]		38	38	0	0	0	38	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		43	43	0	0	0	43	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y]		177	177	0	0	0	177	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		196	196	0	0	0	196	0	0	0	0	0	0	0	0
[0 - 3M]		8	8	2	0	4	3	0	0	0	0	0	0	0	0
[3M - 1Y]		49	49	8	0	0	41	0	0	0	0	0	0	0	0
[1Y - 2Y]		130	130	6	0	6	124	0	0	0	0	0	0	0	0
[2Y - 3Y]		58	58	3	0	2	54	0	0	0	0	0	0	0	0
[3Y - 5Y]		100	100	1	0	1	88	0	0	0	0	0	0	0	0
[5Y - 10Y]		244	211	19	0	0	225	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		550	550	33	0	33	524	0	0	0	0	0	0	0	33
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		35	15	2	0	0	12	0	0	0	0	0	0	0	0
[3M - 1Y]		413	423	1	0	189	223	0	0	0	0	0	0	0	0
[1Y - 2Y]		153	151	7	0	44	101	0	0	0	0	0	0	0	0
[2Y - 3Y]		530	523	22	0	119	393	0	0	0	0	0	0	0	0
[3Y - 5Y]		498	498	26	0	43	429	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,035	1,034	9	0	106	920	0	0	0	0	0	0	27	0
[10Y - more]		119	110	5	0	0	112	0	0	0	0	0	10	0	0
Total		2,751	2,740	73	0	497	2,191	0	0	0	0	0	39	0	124

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions	
		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					
[0 - 3M]	Other Central and eastern Europe countries non EEA	297	297	0	0	0	296	0	0	0	0	0	0	0	0	0
[3M - 1Y]		47	47	1	0	13	33	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		318	318	30	0	46	268	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		208	208	11	0	32	166	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		274	274	6	0	33	236	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		225	225	32	0	22	196	0	0	0	0	0	0	0	0	0
[10Y - more]	75	75	0	0	4	71	0	0	0	0	0	0	0	20	0	
Total	1,445	1,445	41	0	159	1,245	0	0	0	0	0	0	20	0	645	
[0 - 3M]	Middle East															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	14	0	0	0	14	0	0	0	0	0	0	0	0	0	
Total	27	27	0	0	0	27	0	0	0	0	0	0	0	0	2	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		12	12	0	0	0	12	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		109	109	0	0	0	109	0	0	0	0	0	0	0	0	0
[10Y - more]	78	78	0	0	0	78	0	0	0	0	0	0	0	25	0	
Total	204	204	0	0	0	204	0	0	0	0	0	0	25	0	7	
[0 - 3M]	Others	309	309	49	0	11	249	0	0	0	0	0	0	0	0	0
[3M - 1Y]		210	210	9	0	41	160	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		676	676	32	0	36	608	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		476	476	85	0	41	351	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		613	613	13	0	79	521	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		597	597	13	0	0	584	0	0	0	0	0	0	0	0	0
[10Y - more]	151	151	0	0	0	151	0	0	0	0	0	0	0	1	0	
Total	3,041	3,041	202	0	207	2,632	0	0	0	0	0	0	2	0	895	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
				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					
														Off-balance sheet exposures		
[0 - 3M]	Other Central and eastern Europe countries non EEA	25	25	0	0	0	0	25	0	0	0	0	0	0	0	0
[3M - 1Y]		241	241	4	0	10	0	227	0	0	0	0	0	0	0	0
[1Y - 2Y]		448	448	2	0	97	0	350	0	0	0	0	0	0	0	0
[2Y - 3Y]		168	168	47	0	17	0	104	0	0	0	0	0	0	0	0
[3Y - 5Y]		230	230	12	0	13	0	205	0	0	0	0	0	0	0	0
[5Y - 10Y]		247	247	36	0	0	0	211	0	0	0	0	0	0	0	0
[10Y - more]	72	72	0	0	0	0	72	0	0	0	0	0	0	0	0	
Total		1,432	1,432	100	0	137	1,195	0	0	0	0	20	0	0	605	
[0 - 3M]	Middle East															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	
Total		27	27	0	0	0	27	0	0	0	0	0	0	0	3	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0
[5Y - 10Y]		108	108	0	0	0	0	108	0	0	0	0	0	0	0	0
[10Y - more]	75	75	0	0	0	0	75	0	0	0	0	0	0	0	0	
Total		197	197	0	0	0	197	0	0	0	0	24	0	0	2	
[0 - 3M]	Others	275	275	2	0	17	0	256	0	0	0	0	0	0	0	
[3M - 1Y]		270	270	27	0	35	0	197	0	0	0	0	0	0	0	
[1Y - 2Y]		278	278	38	0	39	0	653	0	0	0	0	0	0	0	
[2Y - 3Y]		501	521	70	0	101	0	330	0	0	0	0	0	0	0	
[3Y - 5Y]		503	503	19	0	26	0	459	0	0	0	0	0	0	0	
[5Y - 10Y]		698	690	21	0	0	0	660	0	0	0	0	0	0	0	
[10Y - more]	332	332	0	0	0	0	332	0	0	0	0	0	0	0		
Total		3,320	3,320	188	0	237	2,895	0	0	0	0	16	0	0	960	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisen Bank International AG

	As of 30/09/2023										As of 31/12/2023																									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						Collaterals and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						Collaterals and financial guarantees received on non-performing exposures											
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾						Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾						Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ³⁾								
		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾						Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						Of which Stage 3 ⁴⁾												
mil. EUR																																				
Cash balances at central banks and other demand deposits	40,319	0	1	1	1	11	1	1	0	39,119	0	1	1	1	15	1	1	0	38,119	0	1	1	1	15	1	1	0	37,119	0	1	1	1	15	1		
Debt securities (including at amortised cost and fair value)	28,079	0	2	2	2	221	1	1	1	28,858	0	7	7	2	218	2	2	1	28,079	0	7	7	2	218	2	2	1	28,079	0	7	7	2	218	2		
Central banks	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	22,882	0	0	0	0	85	0	0	0	23,342	0	0	0	0	89	0	0	0	22,882	0	0	0	0	89	0	0	0	22,882	0	0	0	0	89	0	0	
Credit institutions	3,352	0	0	0	0	2	0	0	0	3,548	0	0	0	0	2	0	0	0	3,352	0	0	0	0	2	0	0	0	3,352	0	0	0	0	2	0	0	0
Other financial corporations	1,212	0	0	0	0	73	0	0	0	1,037	0	0	0	0	69	0	0	0	1,212	0	0	0	0	69	0	0	0	1,212	0	0	0	0	69	0	0	0
Non-financial corporations	921	0	2	2	2	61	1	1	1	933	0	7	7	2	58	2	2	1	921	0	7	7	2	58	2	2	1	921	0	7	7	2	58	2	1	
Loans and advances (including at amortised cost and fair value)	120,501	128	2,895	2,895	2,640	1,212	1,681	1,567	702	117,659	168	3,491	3,491	3,214	1,513	1,778	1,669	1,395	120,501	128	3,491	3,491	3,214	1,513	1,778	1,669	1,395	120,501	128	3,491	3,491	3,214	1,513	1,778	1,669	1,395
Central banks	8,931	0	0	0	0	0	0	0	0	7,860	0	0	0	0	0	0	0	0	8,931	0	0	0	0	0	0	0	0	8,931	0	0	0	0	0	0	0	
General governments	1,854	0	173	173	173	2	0	0	107	1,960	0	173	173	173	1	0	0	0	1,854	0	173	173	173	1	0	0	0	1,854	0	173	173	173	1	0	0	0
Credit institutions	6,727	0	5	5	5	16	3	3	6	6,828	0	4	4	4	2	0	0	0	6,727	0	4	4	4	2	0	0	0	6,727	0	4	4	4	2	0	0	0
Other financial corporations	12,588	0	183	183	82	69	75	66	9	10,837	24	392	392	42	286	89	163	163	12,588	0	392	392	42	286	89	163	163	12,588	0	392	392	42	286	89	163	163
Non-financial corporations	49,379	91	1,421	1,421	1,234	602	889	826	361	48,775	95	1,860	1,860	1,739	621	978	925	617	49,379	91	1,860	1,860	1,739	621	978	925	617	49,379	91	1,860	1,860	1,739	621	978	925	617
of which: small and medium-sized enterprises	14,101	47	591	591	528	214	410	379	181	12,524	38	536	536	473	203	357	326	180	14,101	47	536	536	473	203	357	326	180	14,101	47	536	536	473	203	357	326	180
of which: Loans collateralized by commercial immovable property	12,098	11	393	393	329	171	163	134	221	12,168	4	607	607	637	132	201	182	404	12,098	11	607	607	637	132	201	182	404	12,098	11	607	607	637	132	201	182	404
Households	41,025	77	1,110	1,110	1,046	489	714	685	279	40,794	86	1,056	1,056	1,007	447	678	646	279	41,025	77	1,056	1,056	1,007	447	678	646	279	41,025	77	1,056	1,056	1,007	447	678	646	279
of which: Loans collateralized by residential immovable property	27,705	15	411	411	372	133	200	177	211	27,398	16	398	398	363	154	193	173	204	27,705	15	398	398	363	154	193	173	204	27,705	15	398	398	363	154	193	173	204
of which: Credit for consumption	10,709	57	647	647	615	313	475	455	11	10,704	64	612	612	584	273	448	428	11	10,709	57	612	612	584	273	448	428	11	10,709	57	612	612	584	273	448	428	11
DEBT INSTRUMENTS other than HFT	188,893	128	2,898	2,898	2,642	1,444	1,682	1,568	703	185,034	168	3,498	3,498	3,217	1,346	1,779	1,672	1,396	188,893	128	3,498	3,498	3,217	1,346	1,779	1,672	1,396	188,893	128	3,498	3,498	3,217	1,346	1,779	1,672	1,396
OFF-BALANCE SHEET EXPOSURES	51,966		176	176	176	158	43	43	46	51,922		148	148	148	157	49	49	49	51,966		148	148	148	157	49	49	49	51,966		148	148	148	157	49	49	49

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	38,019	0	1	1	1	5	1	1	1	0	39,872	0	0	0	0	6	5	0	0	0	0
Debt securities (including at amortised cost and fair value)	31,074	0	2	2	2	183	2	2	1	0	32,792	0	2	2	2	145	2	2	2	2	1
Central banks	93	0	0	0	0	0	0	0	0	0	763	0	0	0	0	0	0	0	0	0	0
General governments	25,351	0	0	0	0	82	0	0	0	0	26,423	0	0	0	0	84	0	0	0	0	0
Credit institutions	3,720	0	0	0	0	1	0	0	0	0	3,662	0	0	0	0	1	0	0	0	0	0
Other financial corporations	1,046	0	0	0	0	65	0	0	0	0	1,063	0	0	0	0	55	0	0	0	0	0
Non-financial corporations	863	0	2	2	2	44	2	2	1	1	791	2	2	2	2	4	2	2	2	2	1
Loans and advances (including at amortised cost and fair value)	119,734	182	3,678	3,678	3,428	1,085	1,812	1,732	1,395	0	122,556	191	3,576	3,576	3,398	1,080	1,876	1,798	1,798	1,242	0
Central banks	8,827	0	0	0	0	1	0	0	0	0	9,801	0	0	0	0	1	0	0	0	0	0
General governments	2,056	0	179	179	179	11	1	1	1	1	3,100	1	169	169	169	1	4	4	4	160	0
Credit institutions	7,567	0	2	2	2	1	2	2	2	0	7,846	0	2	2	2	1	1	1	1	0	0
Other financial corporations	11,919	0	338	338	247	63	74	70	162	0	12,194	0	276	276	238	50	104	94	94	159	0
Non-financial corporations	48,870	96	2,073	2,073	1,958	608	1,035	987	811	0	48,512	111	2,036	2,036	1,956	642	1,077	1,034	656	0	0
of which: small and medium-sized enterprises	12,091	87	631	631	570	172	368	338	263	0	12,196	32	592	592	543	184	384	357	357	208	0
of which: Loans collateralised by commercial immovable property	12,220	25	791	791	734	148	201	183	188	0	12,111	19	722	722	668	146	201	191	191	617	0
Households	40,495	86	1,086	1,086	1,040	396	687	668	275	0	41,103	80	1,050	1,050	1,041	381	680	660	660	261	0
of which: Loans collateralised by residential immovable property	27,108	16	389	389	356	132	182	164	207	0	27,177	14	379	379	348	119	172	172	150	206	0
of which: Credit for consumption	10,795	62	644	644	614	246	474	453	11	0	11,192	61	648	648	619	245	476	456	456	11	0
DEBT INSTRUMENTS other than HFT	188,818	182	3,681	3,681	3,429	1,083	1,815	1,730	1,396	0	195,129	191	3,578	3,578	3,401	1,080	1,878	1,800	1,800	1,242	0
OFF-BALANCE SHEET EXPOSURES	62,716		163	163	163	162	46	46	39	0	62,696		151	151	151	171	47	47	47	31	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1615 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,489	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 ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,343	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 ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Raiffeisen Bank International AG

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,432	118	118	1,428	125	0	1,404	114	114	1,400	120	0	1,396	110	110	1,383	117	0	1,346	108	108	1,343	122	0
B Mining and quarrying	642	88	88	642	86	0	662	81	81	662	82	0	630	62	62	630	76	0	626	61	61	626	79	0
C Manufacturing	10,374	239	239	10,369	308	0	9,204	191	191	9,288	316	0	9,205	216	216	9,200	326	0	9,535	212	212	9,530	348	0
D Electricity, gas, steam and air conditioning supply	1,694	39	39	1,694	38	0	1,699	39	39	1,699	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	462	6	6	462	6	0	478	6	6	478	10	0
F Construction	1,977	91	91	1,973	64	0	1,976	76	76	1,971	74	0	1,849	74	74	1,846	63	0	1,935	72	72	1,932	66	0
G Wholesale and retail trade	10,246	291	291	10,227	274	0	10,001	276	276	9,979	273	0	10,248	324	324	10,223	291	0	10,172	319	319	10,148	304	0
H Transport and storage	2,749	68	68	2,746	108	0	2,772	67	67	2,772	106	0	2,628	69	69	2,628	96	0	2,606	97	97	2,606	104	0
I Accommodation and food service activities	979	118	118	979	41	0	963	115	115	963	39	0	976	114	114	976	39	0	970	112	112	970	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	66	0	1,955	36	36	1,955	71	0
K Financial and insurance activities	656	39	39	653	34	0	662	36	36	659	36	0	615	47	47	611	37	0	610	46	46	607	38	0
L Real estate activities	9,162	170	170	9,119	168	0	9,212	164	164	9,273	325	0	9,209	797	797	9,262	395	0	9,211	743	743	9,194	373	0
M Professional, scientific and technical activities	6,031	81	81	6,031	78	0	6,392	133	133	6,392	74	0	6,249	143	143	6,248	86	0	6,211	140	140	6,210	90	0
N Administrative and support service activities	1,262	14	14	1,262	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 social security	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
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	664	17	17	664	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	181	6	6	181	6	0	186	6	6	186	4	0	188	4	4	188	5	0	187	5	5	187	5	0
Loans and advances	49,379	1,421	1,421	49,289	1,911	0	48,775	1,860	1,860	48,898	1,997	0	48,870	2,073	2,073	48,792	1,644	0	48,512	2,036	2,036	48,439	1,719	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.