



2017 EU-wide Transparency Exercise

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

Following the downstream merger of Raiffeisen Zentralbank Österreich AG (RZB) into Raiffeisen Bank International AG (RBI) on 18/03/2017, the latter became the new parent company of the supervised group as RZB's universal legal successor. For consistency reasons, only June 2017 data will be presented.

2017 EU-wide Transparency Exercise

Capital

Raiffeisen Bank International AG

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		12,100	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,936	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,964	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		5,932	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-2,468	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		-138	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		374	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-41	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-697	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-5	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-60	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		-34	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-21	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		-21	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments		130	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		-15	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		144	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	C 01.00 (r530,d10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		21	C 01.00 (r540,d10) + C 01.00 (r670,d10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,d10)	
A.2.3	Other Additional Tier 1 Capital components and deductions		34	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments		-56	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,936	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,164	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		2,984	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions		179	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments		1	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		69,021	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		5	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		12.95%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		12.95%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		17.53%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,840	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		12.81%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		8,936	C 47.00 (r320,c010)	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		8,862	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		157,895	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		157,885	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.6%	C 47.00 (r330,c010)	



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Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk		55,878
Risk exposure amount for securitisation and re-securitisations in the banking book		283
Risk exposure amount for contributions to the default fund of a CCP		0
Risk exposure amount Other credit risk		55,595
Risk exposure amount for position, foreign exchange and commodities (Market risk)		3,627
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹		0
Risk exposure amount for Credit Valuation Adjustment		409
Risk exposure amount for operational risk		9,098
Other risk exposure amounts		10
Total Risk Exposure Amount		69,021

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Raiffeisen Bank International AG

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income		2,180
Of which debt securities income		162
Of which loans and advances income		1,907
Interest expenses		649
(Of which deposits expenses)		408
(Of which debt securities issued expenses)		184
(Expenses on share capital repayable on demand)		0
Dividend income		84
Net Fee and commission income		832
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		-26
Gains or (-) losses on financial assets and liabilities held for trading, net		94
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		-32
Gains or (-) losses from hedge accounting, net		4
Exchange differences [gain or (-) loss], net		25
Net other operating income /(expenses)		-52
TOTAL OPERATING INCOME, NET		2,461
(Administrative expenses)		1,416
(Depreciation)		145
(Provisions or (-) reversal of provisions)		-16
(Commitments and guarantees given)		-10
(Other provisions)		-7
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		52
(Loans and receivables)		53
(Held to maturity investments, AFS assets and financial assets measured at cost)		0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		33
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		39
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		870
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		678
Profit or (-) loss after tax from discontinued operations		0
PROFIT OR (-) LOSS FOR THE YEAR		678
Of which attributable to owners of the parent		611

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks					30,737	32,403	1,565	
	Regional governments or local authorities					259	239	118	
	Public sector entities					108	102	44	
	Multilateral Development Banks					1,511	2,056	0	
	International Organisations					776	775	0	
	Institutions					2,904	2,895	329	
	Corporates					11,164	7,646	7,290	
	of which: SME					4,469	2,968	2,661	
	Retail					10,416	8,210	5,951	
	of which: SME					1,457	1,143	651	
	Secured by mortgages on immovable property					12,982	12,768	5,060	
	of which: SME					1,705	1,643	728	
	Exposures in default					2,703	840	920	1,802
	Items associated with particularly high risk					0	0	0	
	Covered bonds					124	124	24	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					114	114	34	
Equity					1,237	1,237	2,019		
Securitisation					0	0	0		
Other exposures					13,289	13,264	2,725		
Standardised Total²					88,324	82,675	26,079	1,977	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks					8,974	10,226	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1,716	1,724	100	
	Corporates					984	799	779	
	of which: SME					254	197	193	
	Retail					837	472	354	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					5,886	5,767	2,040	
	of which: SME					455	442	140	
	Exposures in default					64	32	34	31
	Items associated with particularly high risk					0	0	0	
	Covered bonds					13	13	3	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					111	111	31	
Equity					997	997	1,605		
Securitisation					0	0	0		
Other exposures					8,836	8,836	722		
Standardised Total²					8,836	8,836	722	43	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks					6,159	6,303	0	
	Regional governments or local authorities					1	1	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					26	47	16	
	Corporates					602	434	415	
	of which: SME					214	195	176	
	Retail					1,117	852	588	
	of which: SME					276	234	134	
	Secured by mortgages on immovable property					734	727	295	
	of which: SME					33	33	14	
	Exposures in default					59	17	19	41
	Items associated with particularly high risk					0	0	0	
	Covered bonds					87	87	17	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
Equity					2	2	2		
Securitisation					0	0	0		
Other exposures					370	369	163		
Standardised Total²					370	369	163	43	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks					1	1	0	
	Regional governments or local authorities					7	6	6	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					28	24	15	
	Corporates					259	205	188	
	of which: SME					127	89	71	
	Retail					2,580	2,043	1,529	
	of which: SME					19	17	10	
	Secured by mortgages on immovable property					1,010	1,007	374	
	of which: SME					118	116	50	
	Exposures in default					261	54	57	173
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
Equity					3	3	8		
Securitisation					0	0	0		
Other exposures					620	620	233		
Standardised Total²					620	620	233	209	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
POLAND	Central governments or central banks				3,585	3,718	8		
	Regional governments or local authorities				23	24	5		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				14	13	4		
	Corporates				3,876	2,422	2,332		
	of which: SME				1,514	916	825		
	Retail				1,922	1,690	1,224		
	of which: SME				319	241	137		
	Secured by mortgages on immovable property				3,748	3,708	1,576		
	of which: SME				545	526	242		
	Exposures in default				668	287	300	366	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				17	17	33			
Securitisation									
Other exposures									
Standardised Total ²				361	361	144	401		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
SLOVAKIA	Central governments or central banks				1,493	1,504	0		
	Regional governments or local authorities				14	11	2		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				7	7	1		
	Corporates				325	279	260		
	of which: SME				156	147	128		
	Retail				558	413	264		
	of which: SME				321	258	147		
	Secured by mortgages on immovable property				55	54	23		
	of which: SME				45	43	19		
	Exposures in default				34	12	15	22	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				88	88	204			
Securitisation									
Other exposures									
Standardised Total ²				320	319	219	28		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
ROMANIA	Central governments or central banks				2,366	2,619	22		
	Regional governments or local authorities				103	111	22		
	Public sector entities				12	9	9		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				6	6	1		
	Corporates				562	336	324		
	of which: SME				78	76	64		
	Retail				141	116	69		
	of which: SME				79	77	40		
	Secured by mortgages on immovable property				27	27	12		
	of which: SME				7	7	3		
	Exposures in default				14	5	5	8	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				3	3	3			
Equity				8	8	10			
Securitisation									
Other exposures									
Standardised Total ²				486	473	119	24		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
HUNGARY	Central governments or central banks				1,931	1,931	0		
	Regional governments or local authorities				32	10	2		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				224	205	201		
	of which: SME				28	28	24		
	Retail				38	13	9		
	of which: SME				16	2	1		
	Secured by mortgages on immovable property				14	13	5		
	of which: SME				2	1	0		
	Exposures in default				15	7	7	8	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				53	53	59			
Securitisation									
Other exposures									
Standardised Total ²				374	374	229	15		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
GERMANY	Central governments or central banks				1,216	1,327	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				7	1	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				321	317	52		
	Corporates				222	180	178		
	of which: SME				39	36	35		
	Retail				3	2	2		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				131	130	68		
	of which: SME				31	31	15		
	Exposures in default				41	28	28	13	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				1	1	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				16	16	16			
Securitisation									
Other exposures									
Standardised Total²				9	9	9	14		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
CROATIA	Central governments or central banks				912	954	0		
	Regional governments or local authorities				6	6	2		
	Public sector entities				3	3	3		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				5	5	2		
	Corporates				99	79	74		
	of which: SME				39	35	30		
	Retail				1,299	1,113	822		
	of which: SME				97	73	42		
	Secured by mortgages on immovable property				242	241	97		
	of which: SME				6	5	2		
	Exposures in default				278	87	95	189	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Securitisation									
Other exposures									
Standardised Total²				438	430	268	208		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
BULGARIA	Central governments or central banks				721	734	0		
	Regional governments or local authorities				20	19	4		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				115	111	99		
	of which: SME				92	90	78		
	Retail				69	46	30		
	of which: SME				30	26	15		
	Secured by mortgages on immovable property				16	16	11		
	of which: SME				12	12	8		
	Exposures in default				9	5	5	5	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				4	4	5			
Securitisation									
Other exposures									
Standardised Total²				116	116	30	6		

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mB EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments								
	Institutions	2,193	0	1,613	489	0	0	0	
	Corporates	10,432	20	8,040	1,901	0	18	0	
	Corporates - Of Which: Specialised Lending	57,609	2,796	37,550	22,404	0	1,693	0	
	Corporates - Of Which: SME	6,275	427	5,885	4,217	0	201	0	
	Retail	7,861	495	5,120	3,794	0	300	0	
	Retail - Secured on real estate property	15,532	713	14,414	4,566	298	544	0	
	Retail - Secured on real estate property - Of Which: SME	9,825	426	9,401	2,239	237	257	0	
	Retail - Secured on real estate property - Of Which: non-SME	171	10	163	75	5	8	0	
	Retail - Qualifying Revolving	9,654	418	9,318	2,164	232	250	0	
	Retail - Other Retail	1,927	76	1,296	367	9	80	0	
	Retail - Other Retail - Of Which: SME	3,779	210	3,527	1,961	52	206	0	
	Retail - Other Retail - Of Which: non-SME	725	48	677	319	10	44	0	
Equity	3,054	162	2,960	1,642	42	161	0		
Securitisation	104	11	104	155	0	0	0		
Other non credit-obligation assets	2,818		2,585	283					
IRB Total				29,799					

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

		IRB Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mB EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
AUSTRIA	Central banks and central governments								
	Institutions	0	0	11	1	0	0	0	
	Corporates	2,861	1	2,010	297	0	7	0	
	Corporates - Of Which: Specialised Lending	13,063	226	6,289	2,687	0	107	0	
	Corporates - Of Which: SME	531	45	529	319	0	6	0	
	Retail	135	5	76	42	0	0	0	
	Retail - Secured on real estate property	2	0	2	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	
Equity	28	0	28	53	0	0	0		
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mB EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	Central banks and central governments								
	Institutions	0	0	6	1	0	0	0	
	Corporates	218	0	215	40	0	0	0	
	Corporates - Of Which: Specialised Lending	5,213	116	3,152	2,390	0	84	0	
	Corporates - Of Which: SME	1,494	15	1,404	993	0	9	0	
	Retail	1,208	35	715	599	0	23	0	
	Retail - Secured on real estate property	4,892	182	4,481	1,254	17	173	0	
	Retail - Secured on real estate property - Of Which: SME	3,384	55	3,303	639	3	39	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	3,384	55	3,303	639	3	39	0	
	Retail - Other Retail	748	55	448	179	3	60	0	
	Retail - Other Retail - Of Which: SME	761	72	730	436	10	74	0	
	Retail - Other Retail - Of Which: non-SME	351	25	320	142	4	25	0	
Equity	410	48	410	294	6	49	0		
Securitisation	10	0	10	25	0	0	0		
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mB EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		
RUSSIAN FEDERATION	Central banks and central governments								
	Institutions	342	0	351	127	0	0	0	
	Corporates	1,364	2	1,213	202	0	2	0	
	Corporates - Of Which: Specialised Lending	8,167	271	5,497	3,446	0	137	0	
	Corporates - Of Which: SME	880	92	880	945	0	46	0	
	Retail	582	10	342	275	0	5	0	
	Retail - Secured on real estate property	8	0	7	2	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	2	1	0	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	
Equity	4	0	4	12	0	0	0		
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					250	28	248	163	0	11
	Corporates - Of Which: Specialised Lending					45	14	45	26	0	7
	Corporates - Of Which: SME					1	0	1	0	0	0
	Retail					4	0	3	1	0	0
	Retail - Secured on real estate property					2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	0	2	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					1	0	1	1	0	0
Equity					0	0	0	0	0	0	
Securitisation					0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
SLOVAKIA	Central banks and central governments					6	0	6	1	0	0
	Institutions					128	0	126	12	0	0
	Corporates					6,187	206	4,586	2,994	0	114
	Corporates - Of Which: Specialised Lending					1,264	63	1,172	809	0	43
	Corporates - Of Which: SME					1,407	51	978	679	0	36
	Retail					5,051	121	4,872	825	32	74
	Retail - Secured on real estate property					3,877	73	3,877	460	19	28
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					3,877	73	3,877	460	19	28
	Retail - Qualifying Revolving					254	7	168	32	2	7
	Retail - Other Retail					919	41	827	333	11	40
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					919	41	827	333	11	40
Equity					7	0	7	8	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
ROMANIA	Central banks and central governments					0	0	0	8	0	0
	Institutions					24	0	17	8	0	0
	Corporates					2,866	214	2,054	1,667	0	120
	Corporates - Of Which: Specialised Lending					588	55	561	333	0	31
	Corporates - Of Which: SME					1,118	54	770	679	0	39
	Retail					3,252	213	2,837	1,386	188	133
	Retail - Secured on real estate property					1,296	151	1,043	540	168	79
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					1,296	151	1,043	540	168	79
	Retail - Qualifying Revolving					671	5	512	99	1	5
	Retail - Other Retail					1,284	57	1,282	747	18	49
	Retail - Other Retail - Of Which: SME					207	20	206	120	5	15
	Retail - Other Retail - Of Which: non-SME					1,077	37	1,077	627	13	34
Equity					0	0	0	1	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
HUNGARY	Central banks and central governments					51	0	51	12	0	0
	Institutions					83	0	100	19	0	0
	Corporates					2,065	173	1,900	1,401	0	85
	Corporates - Of Which: Specialised Lending					670	75	555	423	0	29
	Corporates - Of Which: SME					625	75	372	252	0	37
	Retail					845	128	820	474	38	99
	Retail - Secured on real estate property					595	117	595	382	35	86
	Retail - Secured on real estate property - Of Which: SME					15	2	15	16	1	2
	Retail - Secured on real estate property - Of Which: non-SME					580	115	580	366	34	85
	Retail - Qualifying Revolving					86	3	67	19	1	3
	Retail - Other Retail					164	8	158	73	2	9
	Retail - Other Retail - Of Which: SME					80	1	74	29	1	2
	Retail - Other Retail - Of Which: non-SME					84	7	84	44	1	7
Equity					11	11	11	2	0	0	
Securitisation											
Other non credit-obligation assets											
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	80	0	82	0	0	0	0	0	0	
	Institutions	596	0	558	177	0	0	0	0	0	
	Corporates	3,877	36	2,961	1,683	0	25	0	1	1	
	Corporates - Of Which: Specialised Lending	375	0	356	238	0	0	0	0	0	
	Corporates - Of Which: SME	115	0	99	67	0	1	0	0	0	
	Retail	7	0	7	2	0	0	0	0	0	
	Retail - Secured on real estate property	6	0	6	2	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	6	0	6	2	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
CROATIA	Central banks and central governments	7	0	7	1	0	0	0	0	0	
	Institutions	16	1	15	10	0	1	0	1	1	
	Corporates	2,137	215	1,405	832	0	207	0	207	8	
	Corporates - Of Which: Specialised Lending	96	20	75	49	0	0	0	0	0	
	Corporates - Of Which: SME	717	155	466	265	0	108	0	108	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	25	1	25	36	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(m€ EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted		
BULGARIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	21	0	21	12	0	0	0	0	0	
	Corporates	1,821	101	1,151	841	0	67	0	8	8	
	Corporates - Of Which: Specialised Lending	152	20	134	88	0	24	0	24	0	
	Corporates - Of Which: SME	925	32	601	426	0	0	0	0	0	
	Retail	1,154	55	1,101	440	17	51	11	25	6	
	Retail - Secured on real estate property	605	31	597	203	11	25	4	6	6	
	Retail - Secured on real estate property - Of Which: SME	156	8	148	59	4	19	7	19	3	
	Retail - Secured on real estate property - Of Which: non-	449	23	449	145	7	6	0	3	3	
	Retail - Qualifying Revolving	81	4	49	16	0	0	0	0	0	
	Retail - Other Retail	467	20	455	221	6	23	3	21	21	
	Retail - Other Retail - Of Which: SME	88	2	77	27	0	3	0	3	3	
	Retail - Other Retail - Of Which: non-SME	379	18	378	194	5	21	0	18	18	
Equity	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

2017 EU-wide Transparency Exercise
Sovereign Exposure

Raiffeisen Bank International AG

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES																		
Austria																		
Belgium																		
Bulgaria																		
Croatia																		
Cyprus																		
Czech Republic																		
Denmark																		
Estonia																		
Finland																		
France																		
Germany																		
Greece																		
Hungary																		
Ireland																		
Italy																		
Latvia																		
Lithuania																		
Luxembourg																		
Malta																		
Netherlands																		
Poland																		
Portugal																		
Romania																		
Slovakia																		
Slovenia																		
Spain																		
Sweden																		
United Kingdom																		
Iceland																		
Liechtenstein																		
Norway																		
Switzerland																		
Australia																		
Canada																		
China																		
Hong Kong																		
Japan																		
U.S.																		
Other advanced economies non EEA																		
Other Central and eastern Europe countries non EEA																		
Middle East																		
Latin America and the Caribbean																		
Africa																		
Others																		

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillbouth, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Raiffeisen Bank International AG

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	17,379.1	716.5	16,662.6	1,013.3	0.0	1,013.3	5,168.1	0.0	5,168.1	4,277.6	0.0	4,277.6	731.7	716.5	15.2	6,198.7	0.0	6,198.7
Austria	2,610.9	67.0	2,543.9															
Belgium	69.8	0.2	69.7															
Bulgaria	412.7	6.6	406.0															
Croatia	443.5	51.7	391.8															
Cyprus	0.0	0.0	0.0															
Czech Republic	963.0	1.3	961.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	79.1	21.6	57.5															
France	293.5	0.3	293.2															
Germany	1,325.8	5.5	1,320.3															
Greece	0.0	0.0	0.0															
Hungary	1,340.4	52.2	1,288.2															
Ireland	284.6	0.0	284.6															
Italy	339.9	0.1	339.8															
Latvia	11.7	0.0	11.7															
Lithuania	8.9	0.0	8.9															
Luxembourg	735.4	0.1	735.3															
Malta	0.0	0.0	0.0															
Netherlands	238.2	0.0	238.2															
Poland	3,031.5	15.4	3,016.1															
Portugal	49.8	0.0	49.8															
Romania	1,036.8	49.1	987.7															
Slovakia	1,280.4	5.8	1,274.5															
Slovenia	45.6	1.7	44.9															
Spain	250.9	0.1	250.8															
Sweden	80.2	31.9	48.2															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	100.4	100.4	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	611.1	0.0	611.1															
Other advanced economies non EEA	336.2	0.8	335.4															
Other Central and eastern Europe countries non EEA	842.7	30.3	812.3															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	6.8	6.8	0.0															
Africa	2.7	2.7	0.0															
Others	545.7	264.7	281.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

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⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 31/12/2016						As of 30/06/2017						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(min EUR, %)													
Debt securities (including at amortised cost and fair value)							19,978	0	32	20	27	0	0
Central banks							102	0	0	0	0	0	0
General governments							15,672	0	0	0	12	0	0
Credit institutions							3,260	0	6	6	2	0	0
Other financial corporations							424	0	12	0	13	0	0
Non-financial corporations							520	0	14	14	0	0	0
Loans and advances (including at amortised cost and fair value)							108,681	376	6,373	5,980	354	3,832	1,025
Central banks							16,901	0	0	0	0	0	0
General governments							721	0	4	0	0	4	0
Credit institutions							11,163	0	14	14	1	11	0
Other financial corporations							4,855	1	82	44	2	64	18
Non-financial corporations							44,076	164	4,266	4,120	146	2,489	485
of which: small and medium-sized enterprises at amortised cost							4,804	38	584	544	31	359	148
Households							30,966	210	2,008	1,802	205	1,265	521
DEBT INSTRUMENTS other than HFT							128,659	376	6,406	6,000	381	3,832	1,025
OFF-BALANCE SHEET EXPOSURES							36,907		283	254	90	22	51

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/12/2016					As of 30/06/2017				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)					1	1	0	0	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					1	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)					4,109	3,163	1,808	1,779	714	714
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					12	8	7	6	4	4
Non-financial corporations					2,991	2,364	1,328	1,313	296	296
of which: small and medium-sized enterprises at amortised cost					249	190	101	99	70	70
Households					1,106	791	474	460	414	414
DEBT INSTRUMENTS other than HFT					4,110	3,165	1,808	1,779	714	714
Loan commitments given					51	28	1	1	1	1

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30