

# 2018 EU-wide Stress Test

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



# 2018 EU-wide Stress Test: Summary

Raiffeisen Bank International AG

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	3,116		3,150	2,908	2,846	2,771	2,548	2,437
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	89		-72	-72	-72	-72	-72	-72
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-216		-516	-417	-386	-1,448	-806	-568
Profit or (-) loss for the year	1,238		830	657	575	-747	-149	-26
Coverage ratio: non-performing exposure (%)	57.56%	60.21%	57.97%	54.52%	52.17%	58.17%	52.79%	49.37%
Common Equity Tier 1 capital	9,266	9,053	9,438	9,814	10,064	8,017	7,808	7,690
Total Risk exposure amount (all transitional adjustments included)	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997
Common Equity Tier 1 ratio, %	12.89%	12.55%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
Fully loaded Common Equity Tier 1 ratio, %	12.71%	12.47%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
Tier 1 capital	9,839	9,625	10,078	10,454	10,704	8,658	8,448	8,330
Total leverage ratio exposures	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
Leverage ratio, %	6.12%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
Fully loaded leverage ratio, %	6.08%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			646	646	646	646	646	646
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Raiffeisen Bank International AG

								Restated						
								31/12/201	7					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F-IR	в	A-	IRB	F-IRE	3	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments	0	0	2,136	3	0	0	1,019	0	1,337	0	0	0	0.0%
	Institutions	0	0	5,416	9	0	0	1,190	0	2,871	9	8	7	87.3%
	Corporates	0	0	38,822	2,046	0	0	23,997	0	35,931	1,931	1,111	1,037	53.7%
	Corporates - Of Which: Specialised Lending	0	0	5,425	386	0	0	4,135	0	5,342	376	144	121	32.0%
	Corporates - Of Which: SME	0	0	4,509	251	0	0	3,723	0	4,483	250	149		
	Retail	15,125	585	0	0	5,510	133	0	0	15,516	627	580	399	
	Retail - Secured on real estate property	9,510	347	0	0	2,538	50	0	0	9,776	348	262	167	
Raiffeisen Bank International	Retail - Secured on real estate property - Of Which: SME	15	2	0	0	14	0	0	0	15	2	2	2	84.5%
	Retail - Secured on real estate property - Of Which: non-SME	9,495	345	0	0	2,525	50	0	0	9,761	346	260		47.8%
AG	Retail - Qualifying Revolving	1,261	28	0	0	328		0	0	1,262	28	38	24	
	Retail - Other Retail	4,354	210	0	0	2,644		0	0	4,479	250	280		
	Retail - Other Retail - Of Which: SME	729	43	0	0	322	7	0	0	924	48	52		83.3%
	Retail - Other Retail - Of Which: non-SME	3,625	167	0	0	2,322	68	0	0	3,555	202	228	167	82.8%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	15,125	585	46,374	2,058	5,510	133	26,206	0	55,655	2,567	1,698	1,444	56.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-1	IRB	A-	IRB	F-IR	B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	(	) (	23	3	0	(	1	0	15	0	0	0	
	Institutions	(		1,787	0	0	0	220		1,412		0	0	-
	Corporates	(		7,184	315	0	0	3,326	0	6,861		124	118	39.7%
	Corporates - Of Which: Specialised Lending	(	) (	717	92	0	0	505	0	706		7	5	5.9%
	Corporates - Of Which: SME	(	) (	62	11	0	(	46	0	62	11	0	0	0.0%
	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	0	-
Austria	Retail - Secured on real estate property - Of Which: non-SME	(	) (	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	(	0 0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	(	0 0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	(	) (	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(	0 0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL		0	8,994	319	0	0	3,548	0	8,288	297	124	118	39.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/2017	7					
			Exposure	values			Risk expo	sure amounts						
		A-IF	≀B		RB	A-1	RB	F-IRB		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	94	0	0	0	21	0	71	0	0	0	-
	Corporates	0	0	3,165	69	0	0	2,472	0	3,126	69	63	52	75.1%
	Corporates - Of Which: Specialised Lending	0	0	1,236	11	0	0	858	0	1,219		8	5	46.6%
	Corporates - Of Which: SME	0	0	761	15	0	0	661	0	753		16	13	88.8%
	Retail	4,791	131	0	0	1,365	0	0	0	4,820		145		73.9%
	Retail - Secured on real estate property	3,657	49	0	0	731	0	0	0	3,657	49	46	31	62.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	3,657	49	0	0	731	0	0	0	3,657	49	46	31	62.5%
	Retail - Qualifying Revolving	409	15	0	0	160	0	0	0	409	15	18	12	81.0%
	Retail - Other Retail	725	67	0	0	474	0	0	0	754	77	82	62	79.8%
	Retail - Other Retail - Of Which: SME	317	25	0	0	154	0	0	0	389	25	24	19	75.7%
	Retail - Other Retail - Of Which: non-SME	408	43	0	0	320	0	0	0	365	52	57	43	81.8%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	4,791	131	3,259	69	1,365	0	2,494	0	8,017	210	207	156	74.3%



Raiffeisen Bank International AG

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	RB	F-1	RB	A-II	RB	F-IR		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	) ()	585	0	0	0	204	0	44	i 0	0	0	-
	Institutions	0	0 0	0	0	0	0	0 0	0		0	0	0	-
	Corporates	0	0 0	6,465	135	0	0	3,260		4,88		64		45.170
	Corporates - Of Which: Specialised Lending	0	0 0	421	60	0	0	452		42.		17	14	23.0%
	Corporates - Of Which: SME	0	0 0	430	4	0	0	372	0	431	4	2	1	29.0%
	Retail	0	0 0	0	0	0	0	0 0	0	1	0	0	C	-
	Retail - Secured on real estate property	0	0 0	0	0	0	0	0 0	0		0	0	C	-
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0	0 0	0	-	0	0	0	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0 0	0	-	0	0	0	-
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0 0	0	-	0	0	0	-
	Retail - Other Retail	0	0 0	0	0	0	0	0 0	0	-	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0 0	0	-	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0 0	0		0	0	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets									(	0	0	C	-
	IRB TOTAL	0	0	7,050	135	0	0	3,464	0	5,330	135	64	58	43.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	IRB	A-I	RB	F-IR	B	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	(	14	0	0	0	2	0	14	1 0	0	0	-
	Institutions	0	(	10	0	0	0	1	0		0 0	0	0	-
	Corporates	0	(	270		0	0	192		26		17	16	42.3%
	Corporates - Of Which: Specialised Lending	0	(	89	25	0	0	57	0	8	24	14	14	58.2%
	Corporates - Of Which: SME	0	(	0 0	0	0	0	0	0	1	0 0	0	0	-
	Retail	0	(	0 0	0	0	0	0	0	1	0 0	0	0	-
	Retail - Secured on real estate property	0	(	0 0	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		0 0	0	0	-
Poland	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0		0 0	0	0	-
	Retail - Qualifying Revolving	0	(	0 0	0	0	0	0	0		) 0	0	0	-
	Retail - Other Retail	0	0	0 0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	0	0	0		0 0	0	0	-
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	0	0	294	39	0	0	195	0	277	39	17	16	42.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-:	IRB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	C	0 0	6	0	0 0	(	1	C	6	0	0	0	-
	Institutions	0	0 0	146		0 0	0	18		116		0	C	-
	Corporates	0	0 0	3,103		i 0	(	2,152		3,064		93	03	39.1%
	Corporates - Of Which: Specialised Lending	0	0	849		i 0	(	620		842		33		62.4%
	Corporates - Of Which: SME	C	0 0	579	42	0	(	454	C	575		27		59.1%
	Retail	5,075		0	0	981		L 0	C	5,096		82	63	54.9%
	Retail - Secured on real estate property	4,074	68	0	0	548	(	) 0	C	4,074	68	36	26	37.7%
<b>a</b>	Retail - Secured on real estate property - Of Which: SME	C	0 0	0	0	0 0	(	) 0	C	0	0	0	C	-
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	4,074		0	0	548		) 0	0	4,074		36	26	37.7%
	Retail - Qualifying Revolving	160		0	0	26		) 0	0	160		6	5	83.9%
	Retail - Other Retail	841	. 39	0	0	407	(	) 0	0	862	40	40	32	79.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0 0	(	) 0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	841	. 39	0	0	407	(	0 0	C	862	40	40	32	79.4%
	Equity									0	0	0	C	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	5,075	113	3,255	146	981	1	2,170	0	8,282	259	176	148	57.2%



Raiffeisen Bank International AG

								Restated						
								31/12/201	7					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-1	RB	F-IRE		Performing	Non performing	Stock of	Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performine exposures <sup>1</sup>
	Central banks and central governments	0	0	51	0	0	0	8	0	6	0	0	0	-
	Institutions	0	0	16	0	0	0	3	0	16	0	0	0	-
	Corporates	0	0	2,028	141	0	0	1,763	0	2,010	140	82	75	53
	Corporates - Of Which: Specialised Lending	0	0	680	56	0	0	477	0	676		30	29	52
	Corporates - Of Which: SME	0	0	722	32	0	0	653	0	722	32	18	14	4
	Retail	2,767	188	0	0	1,780	47	0	0	3,037	191	179	111	58
	Retail - Secured on real estate property	935	138	0	0	813	31	0	0	1,201	138	107	63	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Romania	Retail - Secured on real estate property - Of Which: non-SME	935	138	0	0	813	31	0	0	1,201	138	107	63	4
	Retail - Qualifying Revolving	547		0	0	103	1	0	0	547		9	3	9
	Retail - Other Retail	1,285	47	0	0	863	15	0	0	1,290	49	63	44	89
	Retail - Other Retail - Of Which: SME	192		0	0	98	3	0	0	240		15	14	96
	Retail - Other Retail - Of Which: non-SME	1,092	35	0	0	765	12	0	0	1,050	35	48	31	87
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	2,767	188	2,095	141	1,780	47	1,775	0	5,069	331	261	186	56.1

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	.7					
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-	IRB	F-IRI	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	55	0	0	0	0	0	27	0	0	0	-
	Institutions	0	0	544	0	0	0	174	0	179	0	0	0	-
	Corporates	0	0	3,289	38	0	0	1,729	0	2,932	37	25	20	54.9%
	Corporates - Of Which: Specialised Lending	0	0	246	0	0	0	178	0	243	0	1	0	-
	Corporates - Of Which: SME	0	0	62	0	0	0	41	0	62	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	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	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	ŀ
	IRB TOTAL	0	0	3,887	38	0	0	1,903	0	3,138	37	25	20	54.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
						-		31/12/20	17					
			Exposur	e values			Risk exp	osure amounts						
		A-IF		F-1	IRB	A-	IRB	F-IF		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	0	(	33	0	0	(	) 6	0	1	9 0	0		-
	Institutions	0	(	) 87	0	0	(	) 14	0	1	7 0	0	0	47.8%
	Corporates	0	0	2,023	148	0	(	1,553	0	1,98	1 147	60	53	36.3%
	Corporates - Of Which: Specialised Lending	0	(	530	35	0	(	450	0	52	3 34	14	9	26.1%
	Corporates - Of Which: SME	0	(	336	57	0	(	273	0	32		24		41.1%
	Retail	666	96	3 0	0	439		9 0	0	70		78		54.5%
	Retail - Secured on real estate property	455	88	3 0	0	344	16	5 0	0	45	5 88	69	46	52.3%
1.1	Retail - Secured on real estate property - Of Which: SME	12	2	2 0	0	12	(	0 0	0	1	2 2	2	1	98.6%
Hungary	Retail - Secured on real estate property - Of Which: non-SME	443	86	5 0	0	332	16	5 0	0	44	3 87	67	45	51.5%
	Retail - Qualifying Revolving	68	3	3 0	0	18	(	5 0	0	6	8 3	3	2	89.7%
	Retail - Other Retail	143	7	7 0	C	77	1	7 0	0	18	4 6	6	5	71.5%
	Retail - Other Retail - Of Which: SME	4/	1	0	0	20	(	0	0	9	2 1	2	1	82.1%
	Retail - Other Retail - Of Which: non-SME Equity	96	e	0	U	56	1.	/	0	9	2 5	4	-	68.0%
	Securitisation										0	0	'  ·	
	Other non-credit obligation assets			-				-			0			
	IRB TOTAL	666	98	3 2,143	148	439	39	1,573	0	2,72	4 245	138	107	43.5%



Raiffeisen Bank International AG

								Restated						
							<b>B</b> <sup>1</sup> -1	31/12/201	7	-		-		
			Exposur					sure amounts						
		A-1	RB	F-I	RB	A-I	RB	F-IRI		Performing	Non performing	Stock of	Of which: from	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non perform exposure
	Central banks and central governments			0				0	0	0	0			
	Institutions			770		0	0	154	0	0	0		0	-
	Corporates			1.069	1	0	0	539	0	779	0	1	0	)
	Corporates - Of Which: Specialised Lending			1,009		0	0	0	0	//9	0		0	)  -
	Corporates - Of Which: SME			0		0	0	0	0	0	0		0	1-
	Retail		0 0	0	(	0 0	0	0	0	0	0	0	0	) -
		(	) ()	0	(	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	C	0 0	) -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	(	) (	0	(	0 0	0	0	0	0	0	C	0	) -
	Retail - Qualifying Revolving	(	) (	0	(	0 0	0	0	0	0	0	C	0	) -
	Retail - Other Retail	(	) (	0	(	0 0	0	0	0	0	0	0	0	) -
	Retail - Other Retail - Of Which: SME	(	) (	0	(	0 0	0	0	0	0	0	C	0	) -
	Retail - Other Retail - Of Which: non-SME	(	) (	0	(	0 0	0	0	0	0	0	C	0	) -
	Equity									0	0	C	0	) -
	Securitisation													
	Other non-credit obligation assets									0	0	C	0	) -
	IRB TOTAL		0	1,848	1	. 0	0	692	0	847	1	1	. 0	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR		F-II	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure1	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	10	0	0	0	5	0	4	0	0	0	-
	Corporates	0	0	986	144	0	0	820	0	970	138	88	84	
	Corporates - Of Which: Specialised Lending	0	0	48	18	0	0	42	0	48	18	6	5	28.4%
	Corporates - Of Which: SME	0	0	313	40	0	0	262	0	312	39	28	28	71.3%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	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	0	0	0	-
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	a	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation										-			
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	0	0	996	144	0	0	825	0	974	138	88	84	61.0%



Raiffeisen Bank International AG

								I	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/202	0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	1,335	2	1	1	41.5%	1,332		2	2	40.8%	1,330	6	3	3	40.5%
	Institutions	2,871	9	8	8	86.1%	2,870		8	8	83.9%	2,870	10	8	8	81.9%
	Corporates	35,700	2,161	1,237	1,165	53.9%	35,379		1,313	1,246	50.2%	35,071	2,791 588	1,389	1,324	47.5% 38.7%
	Corporates - Of Which: Specialised Lending	5,284	435	209	187	43.1%	5,208			207	40.6%	5,131		247	227	38.7%
	Corporates - Of Which: SME	4,428	304	171	157	51.6%	4,349			173	45.2%	4,273	459	202	189	
	Retail	15,280	863	693	492	57.0%	15,042		799	587	53.3%	14,807	1,337	901	682	51.0%
	Retail - Secured on real estate property	9,660	464	289	198	42.6%	9,545	579	321	226	39.0%	9,435	689	349	252	36.6%
Raiffeisen Bank International	Retail - Secured on real estate property - Of Which: SME	15	2	2	2	76.5%	14	3	2	2	72.0%	14	3	3	2	68.9%
10	Retail - Secured on real estate property - Of Which: non-SME	9,645	462	287	196	42.4%	9,531			224	38.9%	9,422	685	347	250	36.4%
AG	Retail - Qualifying Revolving	1,243	47	56	36	76.8%	1,223			50	74.5%	1,201	89	90	66	74.5%
	Retail - Other Retail	4,378	352	348	258	73.5%	4,274		406	311	68.3%	4,170	559	462	364	65.0%
	Retail - Other Retail - Of Which: SME	904	68	65	50	73.0%	881	91	78	61	67.2%	858	115	91	73	63.6%
	Retail - Other Retail - Of Which: non-SME	3,474	283	283	209	73.6%	3,393	365	328	250	68.6%	3,312	445	371	291	65.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	55,186	3,035	1,939	1,666	54.9%	54,624	3,598	2,122	1,842	51.2%	54,078	4,143	2,301	2,017	48.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	15	0	(	) (	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0
	Institutions	1,412	0	(	) (	31.2%	1,412	0	0	0	32.4%	1,412	0	0	0	33.6
	Corporates	6,840	318	137	/ 130	40.7%	6,804	354	146	139	39.3%	6,768	390	156	149	38.1
	Corporates - Of Which: Specialised Lending	702	96	9	8	7.9%	696	102	11	9	9.2%	689	109	13	11	10.5
	Corporates - Of Which: SME	61	12	e	6 E	46.3%	60	13	6	6	45.1%	58	14	7	6	44.1
	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	-
Austria	Retail - Secured on real estate property - Of Which: non-SME	(	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	(	0	) (	) (	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0	(	) (	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	8,267	318	137	130	40.7%	8.231	354	146	139	39.3%	8,195	390	156	149	38.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	(	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	71	0	0	0	31.3%	71	0	0	0	32.7%	71	0	0	0	33.99
	Corporates	3,096	99	73	62	62.5%	3,053	141	82	72	50.8%	3,012	183	92	82	44.6%
	Corporates - Of Which: Specialised Lending	1,213	18	13	10	55.9%	1,203	28	15	12	44.0%	1,192	39	18	15	37.8%
	Corporates - Of Which: SME	742	26	19	16	60.2%	726	42	23	19	46.0%	710	58	26	23	39.8%
	Retail	4,782	180	162	118	65.5%	4,736	226	183	134	59.3%	4,685	276	204	152	55.0%
	Retail - Secured on real estate property	3,644	62	47	32	52.3%	3,626	80	53	35	43.8%	3,605	101	57	38	37.5%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	0.0%	0	0	0	0	2.4%	0	0	0	0	4.3%
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	3,644		47	32	52.3%	3,626		53	35	43.8%	3,605		57	38	37.5%
	Retail - Qualifying Revolving	402		23	16	73.0%	394		29	21	71.3%	385		36	28	72.7%
	Retail - Other Retail	736	90	91	69	72.3%	716		101	78	66.9%	695		111	86	63.1%
	Retail - Other Retail - Of Which: SME	382		28	22	67.1%	372	42	33	26	61.5%	363	52	38	30	57.7%
	Retail - Other Retail - Of Which: non-SME	354	63	63	47	75.0%	343	74	68	52	70.0%	332	85	73	56	66.3%
	Equity Securitisation		0	0	0	-	0	0	0	0	-	0	0	0	Ű	) -
	Securitisation Other non-credit obligation assets															
	IRB TOTAL	7.948	279	235	180	- 64.4%	7,860	367	265	205	- 56.0%	7,768	459	296	233	50.9%
		7,940	2/9	235	180	04.470	7,800	307	205	205	50.0%	7,766	439	290	233	50.9



Raiffeisen Bank International AG

									Baseline Scena							
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	446	6		) 0	40.0%	446	0	0	0	40.0%	446	0	0	(	0 4
	Institutions	(	C	(	0 0	-	0	0	0	0	-	0	0	0	(	0 -
	Corporates	4,856	163	7	66	40.4%	4,814	205	83	77	37.3%	4,774	245	93	87	7 35
	Corporates - Of Which: Specialised Lending	408	73	19	17	22.7%	392	88	22	20	22.5%	378	102	25	23	3 22 5 21
	Corporates - Of Which: SME	426	8	3	3 3	34.0%	420	15	5	4	29.2%	414	21	6	(	5 27
	Retail	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Secured on real estate property	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Secured on real estate property - Of Which: SME	(	C	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	(	C	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Qualifying Revolving	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Other Retail	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Other Retail - Of Which: SME	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Retail - Other Retail - Of Which: non-SME	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Equity	(	0	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	Securitisation															
	Other non-credit obligation assets	(	C	(	0 0	-	0	0	0	0	-	0	0	0	(	D -
	IRB TOTAL	5,302	163	73	66	40.4%	5,260	205	83	77	37.3%	5,220	245	93	87	7 35.4

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	14	4 C	(	) (	40.0%	14	0	0	(	40.0%	14	0	0	0	40.0%
	Institutions	(	0 0	(	) (	16.7%	0	0	0	(	17.6%	0	0	0	0	18.3%
	Corporates	262	2 40	23	3 22	55.9%	260	42	23	23	54.5%	257	44	24	24	53.2%
	Corporates - Of Which: Specialised Lending	89	25	14	4 14	57.7%	88	25	15	14	56.9%	87	26	15	15	56.0%
	Corporates - Of Which: SME	(	0 0	(	) (	36.7%	0	0	0	(	37.3%	0	0	0	0	37.8%
	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	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(	0 0	(	) (	-	0	0	0	(	-	0	0	0	0	-
Poland	Retail - Secured on real estate property - Of Which: non-SME	(	) (	(	) (	) -	0	0	0	(	-	0	0	0	0	-
	Retail - Qualifying Revolving	(	) (	(	) (	) -	0	0	0	(	-	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	(	) (	(	) (	) -	0	0	0	(	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	(	) (	-	0	0	0	(	-	0	0	0	0	-
	IRB TOTAL	276	i 40	23	3 22	55.9%	274	42	23	23	54.5%	271	44	24	24	53.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	F	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	ſ	40.0%
	Institutions	116	0	0	0	31.9%	116	0	0	0	33.6%	116	0	0	(	34.9%
	Corporates	3.042	167	104	97	58.1%	3.013	195	111	104	53.2%	2,984	224	117	111	49.5%
	Corporates - Of Which: Specialised Lending	833	55	41	38	67.9%	822	67	44	41	60.9%	810	78	46	44	55.9% 44.6%
	Corporates - Of Which: SME	568		28	26	53.4%	559	58	29	28	48.2%	551	66	31	29	
	Retail	5,068		90	72	50.2%	5,041	170	100	81	47.7%	5,015		110	90	46.0%
	Retail - Secured on real estate property	4,058	84	40	30	35.2%	4,041	101	44	34	33.6%	4,024	118	49	38	32.5%
	Retail - Secured on real estate property - Of Which: SME	(	0	0	0	) -	0	0	0	0	-	0	0	0	C	-
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	4,058		40	30	35.2%	4,041	101	44	34	33.6%	4,024		49	38	32.5% 76.3%
	Retail - Qualifying Revolving	158	0	7	6	80.0%	157		8	7	77.6%	156		9	٤	76.3%
	Retail - Other Retail	852	51	43	36	70.5%	843	60	48	40	67.2%	835	68	52	44	65.0%
	Retail - Other Retail - Of Which: SME	852	0	0	0	70.5%	843	0	0	0	- 67.2%	835	0	0	(	- 65.0%
	Retail - Other Retail - Of Which: non-SME Equity	854	51	43	30	/0.5%	843	60	48	40	67.2%	835	68	52	44	65.0%
	Securitisation		0	U			0	0	0	0		0	0	0	(	-
	Other non-credit obligation assets	(	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	8,232	309	195	168	54.5%	8,176	365	211	185	50.6%	8,121	420	227	201	47.9%



Raiffeisen Bank International AG

									Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	(	0	C	0	40.0%	6	0	0	0	40.0%	e	0	0	0	D 40.
	Institutions	16	0	C	0	40.0%	16	0	0	0	40.0%	16	0	0	0	D 40.0
	Corporates	1,988	163	90	82	50.4%	1,953	198	98	90	45.7%	1,918	233	106	99	9 42.4
	Corporates - Of Which: Specialised Lending	67:	61	34	32	53.4%	663	68	37	35	50.5%	655	77	39	37	7 47.9
	Corporates - Of Which: SME	710	44	20	16	37.5%	693		23	20	32.8%	676		27	24	4 30.2
	Retail	2,93	297	236	160	53.8%	2,831	397	284	206	51.8%	2,737	491	331	251	1 51.1
	Retail - Secured on real estate property	1,138	201	121	83	41.3%	1,083	255	136	99	38.8%	1,036	302	149	113	3 37.4
	Retail - Secured on real estate property - Of Which: SME	(	0	C	0	-	0	0	0	0	-	(	0	0	0	D -
Romania	Retail - Secured on real estate property - Of Which: non-SME	1,138	201	121	83	41.3%	1,083	255	136	99	38.8%	1,036	302	149	113	3 37.4
	Retail - Qualifying Revolving	539	11	18	9	82.2%	531	19	26	15	79.9%	522		34	22	2 79.5
	Retail - Other Retail	1,254	85	97	68	79.7%	1,217	123	122	92	74.8%	1,179	161	148	116	5 72.1
	Retail - Other Retail - Of Which: SME	235	19	21	17	90.9%	230	25	25	22	87.6%	224	31	30	26	5 85.6
	Retail - Other Retail - Of Which: non-SME	1,019	66	76	50	76.4%	987	98	97	70	71.5%	955	130	118	90	0 69.0
	Equity	(	0	0	0	-	0	0	0	0	-	(	0	0	0	D -
	Securitisation															
	Other non-credit obligation assets	(	0	C	0	-	0	0	0	0	-	(	0	0	0	D -
	IRB TOTAL	4,940	460	325	242	52.6%	4,805	595	382	296	49.8%	4,676	724	437	350	48.39

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	27	0	(	0	40.0%	27	0	0	0	40.0%	27	0	0	(	40.0%
	Institutions	179	C		0	31.3%	179		C	0	32.8%	179	0	0	(	34.0%
	Corporates	2,920	48	25	24	48.8%	2,902	67	34	29	43.3%	2,884	85	39	34	4 40.2%
	Corporates - Of Which: Specialised Lending	241	2	2	1	29.9%	238	5	3	2	29.7%	234	9	4		3 29.7%
	Corporates - Of Which: SME	62	0		0	15.5%	62	1	C	0	15.4%	61	1	0	(	15.3%
	Retail	0	0		0	-	0	0	C	0	-	0	0	0	(	1 -
	Retail - Secured on real estate property	0	0		0	-	0	0	C	0	-	0	0	0	(	1 -
	Retail - Secured on real estate property - Of Which: SME	0	0		0	-	0	0	C	0	-	0	0	0	(	1 -
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	-	0	0	C	0	-	0	0	0	(	1 -
· · ·	Retail - Qualifying Revolving	0	C	0	0	-	0	0	C	0	-	a	0	0	(	j -
	Retail - Other Retail	0	C	(	0	-	0	0	0	0	-	0	0	0	(	1 -
	Retail - Other Retail - Of Which: SME	0	0	(	0	-	0	0	0	0	-	0	0	0	(	) -
	Retail - Other Retail - Of Which: non-SME	0	0	(	0	-	0	0	0	0	-	0	0	0	(	) -
	Equity	0	0	(	0	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	j -
	IRB TOTAL	3,126	48	29	24	48.8%	3,108	67	34	29	43.3%	3,090	85	39	34	40.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	0	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	19	0	0		40.0%	19	0	0	0	40.0%	19	0	0	0	40.0%
	Institutions	17	0	C	0	46.8%	17	0	0	0	46.0%	17	0	0	0	45.3%
	Corporates	1,969	159	88	82	51.6%	1,952	176	92	87	49.6%	1,936	192	97	92	48.0%
	Corporates - Of Which: Specialised Lending	515	42	35	31	. 74.0%	505	52	38	35	66.2%	494	62	41	38	61.0%
	Corporates - Of Which: SME	327	58	30	29	50.2%	325	60	30	30	49.2%	323	62	31	30	48.3%
	Retail	680	124	90	61	49.3%	654	150	100	69	45.8%	626	178	108	77	43.2%
	Retail - Secured on real estate property	434	109	75	51	46.8%	413	130	81	56	42.8%	392	151	86	60	39.8%
	Retail - Secured on real estate property - Of Which: SME	12	2	2	2	90.4%	11	2	2	2	85.1%	11	3	3	2	80.9%
Hungary	Retail - Secured on real estate property - Of Which: non-SME	422	108	73	49	46.0%	402	128	79	54	42.0%	381	148	83	58	39.0%
	Retail - Qualifying Revolving	67	4	4	3	83.6%	66	5	5	4	79.6%	64	6	6	5	77.0%
	Retail - Other Retail	180	11	10	7	64.3%	175	15	14	9	60.6%	169	21	17	12	58.2%
	Retail - Other Retail - Of Which: SME	89	4	4	2	59.9%	87	7	6	4	54.1%	83	10	8	5	51.4%
	Retail - Other Retail - Of Which: non-SME	90	7	6	4	66.8%	88	9	7	6	65.6%	86	11	9	7	64.7%
	Equity	0	0	C	0 0	) -	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,686	283	178	143	50.6%	2,642	327	192	156	47.8%	2,598	371	206	169	45.7%



Raiffeisen Bank International AG

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments		0 0		0 0	-	C	0	0	0	-	C	0	0	(	) -
	Institutions	6	в (	)	0 0	81.8%	68	0	0	0	72.2%	68	0	0	(	)
	Corporates	77.	5 5	5	3 2	39.7%	770	10	4	3	36.1%	766	13	5		5
	Corporates - Of Which: Specialised Lending		0 0	)	0 0	-	0	0	0	0	-	(	0	0	(	) -
	Corporates - Of Which: SME		0 (	)	0 0	-	0	0	0	0	-	(	0	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	0	0	(	) -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		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	0	0	(	) -
	Equity		0 0	)	0 0	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation															
	Other non-credit obligation assets		0 (		0 0	-	0	0	0	0	-	(	0	0	(	) -
	IRB TOTAL	843	3 5	i :	3 2	40.1%	838	10	4	3	36.3%	834	13	5	4)	5

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Institutions		4 0	0	0	22.9%	4	0	C	0	23.1%	4	0	0	0	23.9%
	Corporates	95	5 152	97	95	62.2%	941	168	100	98	58.1%	927	182	102	101	55.3%
	Corporates - Of Which: Specialised Lending	4	5 19	13	13	68.4%	45	20	13	13	65.8%	44	21	14	13	63.8%
	Corporates - Of Which: SME	30	8 43	29	29	66.9%	302	48	30	30	61.9%	297	53	32	31	58.0%
	Retail		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Retail - Secured on real estate property		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
Croatia	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Retail - Qualifying Revolving		0 0	0	C	-	0	0	C	0	-	a	0 0	0	0	-
	Retail - Other Retail		0 0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Equity		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	C	0	-	0	0 0	0	0	-
	IRB TOTAL	96	152	97	95	62.2%	944	168	100	98	58.1%	930	182	102	101	55.3%



Raiffeisen Bank International AG

								A	dverse Scenari	0						
				31/12/201	8				31/12/2019	)				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	1,335		1	1	41.5%	1,332	4	2	2	40.7%	1,330		3	3	40.5%
	Institutions	2,870		8	8	80.6%	2,868		9	8	74.0%	2,867		9	9	70.1%
	Corporates	35,572		1,372	1,275	55.7% 49.2%	35,035					34,577		1,667	1,576	48.0%
	Corporates - Of Which: Specialised Lending	5,2/0		245	220		5,165	553				5,068			2/8	42.7%
	Corporates - Of Which: SME Retail	4,3/5		193	506		4,210					4,087			236	44.9%
	Retail - Secured on real estate property	9,627		396	206		9,422		478			9,195			752	30.2%
Raiffeisen Bank International	Retail - Secured on real estate property - Of Which: SME	9,02/	490	2000	200	75.1%	9,422	702	4/0	244	64.7%	9,195	920	514	200	60.0%
Raineisen Dank International	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	9.61	494	202	204	41.3%	9,409	609	475	747		9,183	924	510	377	30.0%
AG	Retail - Qualifying Revolving	1,242		64	37	76.5%	1,215		84	242	73.0%	1,186			76	50.0%
	Retail - Other Retail	4,371		387	262	73.2%	4,232	498	459	328	65.8%	4,087			396	61.7%
	Retail - Other Retail - Of Which: SME	900		80	52	71.9%	868	104	96	65	62.8%	833			81	57.9%
	Retail - Other Retail - Of Which: non-SME	3,470	287	307	211	73.5%	3,363	394	363	262	66.6%	3,255	502	412	315	62.7%
	Equity	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	) -
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	) -
	IRB TOTAL	55,016	3,205	2,229	1,790	55.8%	54,105	4,116	2,556	2,072	50.3%	53,243	4,978	2,818	2,340	47.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	15	5 O	0	0	40.0%	15	0	0	0 0	40.0%	1	5 0	0 0	0	40.0%
	Institutions	1,412		0	0	34.2%	1,411		0	0 0	34.4%	1,41		. 0	0	34.8%
	Corporates	6,824	334	167	158	47.4%	6,761		196	188	47.3%	6,70		224	215	47.2%
	Corporates - Of Which: Specialised Lending	691	107	32	30	28.0%	668		41	. 39	29.8%	64	7 150	49	46	30.7%
	Corporates - Of Which: SME	60	12	6	6	47.2%	59	14	7	6	45.6%	5	7 15	5 7	7	44.5%
	Retail	(	0 0	0	0	-	0	0	0	0 0	-	1	0 0	) ()	0	-
	Retail - Secured on real estate property	(	0 0	0	0	-	0	0	0	0 0	-	1	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	-
Austria	Retail - Secured on real estate property - Of Which: non-SME	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	
	Retail - Qualifying Revolving	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	-
	Retail - Other Retail	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	-
	Retail - Other Retail - Of Which: SME	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	-
	Retail - Other Retail - Of Which: non-SME	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	-
	Equity	(	0 0	0	0	-	0	0	0	0 0	-		0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	0	0	0	0 0	-		) (	0 0	0	
	IRB TOTAL	8,251	334	168	158	47.4%	8,188	398	197	188	47.2%	8,128	3 457	225	216	47.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenari	0						
				31/12/20	)18				31/12/2019					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	C	0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	71	0	0	0 0	34.1%	71	0	0	0	34.6%	71	0	0	0	35.09
	Corporates	3,090		80	66	63.4%	3,030	165	100	86	52.1%	2,971		119	105	47.04
	Corporates - Of Which: Specialised Lending	1,213		14	10	55.4%	1,201	30	16	13	42.3%	1,188		21	16	36.69
	Corporates - Of Which: SME	739		21	. 16	56.7%	714	53	27	22	41.3%	690		31	28	35.5
	Retail	4,774		223			4,687	275	286	137	50.0%	4,563		318	160	40.1
	Retail - Secured on real estate property	3,638	69	102	33	48.6%	3,585	121	144	36	29.3%	3,501	205	154	38	18.5
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0 0	0.0%	0	0	0	0	4.1%	0	0	0	0	5.7
Czech Republic	Retail - Secured on real estate property - Of Which: non-SME	3,638	69	102	33	48.6%	3,585	121	144	36	29.3%	3,501	205	154	38	18.5
	Retail - Qualifying Revolving	402	22	25	16	72.9%	392	32	32	23	70.9%	381	43	42	31	72.7
	Retail - Other Retail	735	97	96	5 70	72.1%	710	122	110	79	65.3%	681	150	122	91	60.3
	Retail - Other Retail - Of Which: SME	381	33	31	22	66.7%	370	44	37	26	59.7%	356	58	43	32	54.8
	Retail - Other Retail - Of Which: non-SME	354	63	66	48	74.8%	340	77	73	53	68.4%	325	92	78	59	63.8
	Equity	C	0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	7,935	292	303	185	63.5%	7,787	439	386	223	50.8%	7,605	622	437	265	42.69



Raiffeisen Bank International AG

								A	dverse Scenari	0						
				31/12/20	)18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	man nonforming	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	446				40.0%	446		0	0	40.0%	44			0	40.
	Institutions					-	110		0	0	-			0	0	
	Corporates	4.849	171	97	82	47.9%	4,774	245	114	102	41.6%	4,69	327	134	124	38.0
	Corporates - Of Which: Specialised Lending	408		31	28	38.9%	391		35	32	35.5%	37			35	33.4
	Corporates - Of Which: SME	424	11	6	6 4	35.0%	405	29	11	9	29.4%	38		16	14	27.
	Retail	(	C	0	0 0	-	0	0	0	0	-	1	0 0	0 0	0	) -
	Retail - Secured on real estate property	(	C	0	0 0	-	0	0 0	0	0	-		0 0	0 0	0	-
	Retail - Secured on real estate property - Of Which: SME	(	C	) (	0	-	0	0	0	0	-	(	0 0	0 0	0	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	(	C	0	0 0	-	0	0 0	0	0	-		0 0	0 0	0	-
	Retail - Qualifying Revolving	(	0	0	0	-	0	0	0	0	-	-	0 0	0 0	0	-
	Retail - Other Retail	(	0	0	0	-	0	0	0	0	-	-	0 0	0 0	0	-
	Retail - Other Retail - Of Which: SME	(	0	0	0	-	0	0	0	0	-	-	0 0	0 0	0	-
	Retail - Other Retail - Of Which: non-SME	(	0	0	0	-	0	0	0	0	-	-	0 0	0 0	0	-
	Equity	(	0	0	0	-	0	0	0	0	-	-	0 0	0 0	0	-
	Securitisation															
	Other non-credit obligation assets	(	C		0 0	-	0	0 0	0	0	-		0 0	0 0	0	-
	IRB TOTAL	5,294	171	93	82	47.9%	5,220	245	114	102	41.6%	5,138	327	134	124	38.0

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	1	4 (	0	0	40.0%	14	0	0	0	40.0%	14	4 0	0	. 0	40.0%
	Institutions		0 0	0	0	18.2%	0	0	0	0	18.6%	(	0 0	0	. 0	18.9%
	Corporates	26	2 40	23	23	56.3%	258	43	24	24	54.3%	255	5 47	25	25	52.6%
	Corporates - Of Which: Specialised Lending	8	9 25	15	14	57.7%	88	26	15	15	56.6%	87	27	15	15	55.7%
	Corporates - Of Which: SME		0 (	0	0	40.0%	0	0	0	0	40.2%	(	0 0	0	0	40.2%
	Retail		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Retail - Secured on real estate property		0 0	0	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 0	0	0	-
Poland	Retail - Secured on real estate property - Of Which: non-SME		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Retail - Other Retail		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Retail - Other Retail - Of Which: SME		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Equity		0 (	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	IRB TOTAL	27	5 40	23	23	56.3%	272	44	24	24	54.3%	269	47	25	25	52.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		6 C	0 0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Institutions	11	6 C	0	0	35.0%	116	0	0	0	35.6%	116		0	0	36.1%
	Corporates	3,03		120	109	61.7%	2,980	228	131	122	53.4%	2,935		143	133	48.6%
	Corporates - Of Which: Specialised Lending	83		41	38	68.0%	820		45	41	60.3%	807		49	44	55.0%
	Corporates - Of Which: SME	56		32	28	51.2%	540		36	33	42.8%	522		40	37	38.8%
	Retail	5,06		113	73	49.7%	5,007	204		92	45.2%	4,942		166	113	42.0%
	Retail - Secured on real estate property	4,05	4 89	57	31	34.6%	4,018	125	75	40	31.6%	3,973	170	88	50	29.6%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	4,05		57	31	34.6%	4,018	125	75	40	31.6%	3,973		88	50	29.6%
	Retail - Qualifying Revolving	15		8	6	80.4%	155	10	10	8	76.1%	153		12	10	74.4%
	Retail - Other Retail	85	2 51	47	36	71.4%	834	68	57	45	65.2%	817	86	65	53	61.6%
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	85	2 51	47	36	71.4%	834	68	57	45	65.2%	817	86	65	53	61.6%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	0	<u> </u>
	Securitisation							_	-			-				
	Other non-credit obligation assets		0 0	0 0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	8,21	7 324	233	183	56.3%	8,109	432	274	214	49.5%	7,999	542	309	246	45.3%



Raiffeisen Bank International AG

								Ac	lverse Scenari	•						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	6	0	0	C	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0
	Institutions	16	0	0	0	39.9%	16	0	0	0	39.8%	15	0	0	0	39.8
	Corporates	1,975	176	97	86	49.1%	1,914	237	115	106	44.8%	1,866	284	131	122	42.8
	Corporates - Of Which: Specialised Lending	670	62	33	31	49.8%	661	71	36	33	46.7%	652	80	39	36	44.6
	Corporates - Of Which: SME	702	52	24	18	35.3%	669	85	30	25	30.0%	644	110	35	31	28.0
	Retail	2,916	312	262	165	52.8%	2,794	434	314	217	49.9%	2,683	545	363	268	49.1
	Retail - Secured on real estate property	1,123	216	142	88	40.6%	1,052	286	156	107	37.2%	996	343	168	122	35.7
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Romania	Retail - Secured on real estate property - Of Which: non-SME	1,123	216	142	88	40.6%	1,052	286	156	107	37.2%	996	343	168	122	35.7
	Retail - Qualifying Revolving	539	11	19	9	82.1%	530	20	27	16	79.6%	521	29	36	23	79.2
	Retail - Other Retail	1,254	86	102	68	79.7%	1,211	128	131	95	73.7%	1,166	174	159	123	70.6
	Retail - Other Retail - Of Which: SME	235	20	22	18	90.6%	229	25	26	22	87.1%	223	32	31	27	85.0
	Retail - Other Retail - Of Which: non-SME	1,019	66	80	50	76.4%	982	103	104	73	70.4%	943	142	128	96	67.4
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,912	488	359	251	51.5%	4,729	671	429	323	48.1%	4,570	830	494	390	47.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	2	7 0	0	0	40.0%	27		0	0	40.0%	27	0	0	0	40.0%
	Institutions	179	0	0	0	34.6%	179	1	0	0	35.0%	179	1	0	0	35.5%
	Corporates	2,919	50	31	24	48.2%	2.895	73	37	31	42.1%	2,873	96	44	38	39.1%
	Corporates - Of Which: Specialised Lending	24	2	2	1	29.9%	237	6	3	2	29.8%	233		4	3	29.7%
	Corporates - Of Which: SME	62	2 0	0	0	16.0%	61	. 1	0	0	16.0%	60	2	0	0	15.9%
	Retail	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	(	0 0	0	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	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	(	0 0	0	0	-	0	0 0	0	0	-	0	0	0	0	-
	Retail - Other Retail	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	(	0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0	0	-	0	0 0	0	0	-	0	0	0	0	-
	IRB TOTAL	3,124	50	31	24	48.1%	3,101	74	37	31	42.1%	3,078	97	44	38	39.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	018				31/12/2019	)				31/12/20	)20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	19	0	) (	0 0	40.0%	19	0	0	0	40.0%	19	0	0	(	40.0%
	Institutions	17	7 C	) (	0 0	46.1%	17	0	0	0	44.6%	17	' O	0	(	43.7%
	Corporates	1,964	164	112	2 105	64.4%	1,937	191	120	113	59.3%	1,911	. 217	129	121	55.7%
	Corporates - Of Which: Specialised Lending	514	43	3 36	5 31	73.6%	502	55	40	36	64.8%	491	. 66	44	39	59.7%
	Corporates - Of Which: SME	320	60	3	3 33	54.4%	320	66	35	34	51.3%	314	72	37	35	49.0%
	Retail	670	134	128	65	48.5%	611	193	138	80	41.2%	556	248	135	94	37.9%
	Retail - Secured on real estate property	428	115	5 90	53	45.7%	387	156	96	60	38.4%	349	194	96	67	34.5%
	Retail - Secured on real estate property - Of Which: SME	12	2 2	2	3 2	87.4%	11	3	3	2	73.3%	10	) 4	3	3	66.9%
Hungary	Retail - Secured on real estate property - Of Which: non-SME	413	/ 113	8 86	5 51	44.9%	376	153	93	58	37.7%	340	190	92	64	33.8%
	Retail - Qualifying Revolving	6		5 9	9 4	80.0%	62	8	10	6	68.9%	59	11	9	7	65.7%
	Retail - Other Retail	170	5 15	5 30	9	61.3%	161	29	32	14	48.8%	148	43	30	20	45.9%
	Retail - Other Retail - Of Which: SME	87	7 E	5 16	5 3	55.3%	78	16	18	7	41.4%	68	25	17	10	39.3%
	Retail - Other Retail - Of Which: non-SME	89	8	3 14	1 5	65.9%	84	13	14	8	57.6%	79	18	13	10	55.3%
	Equity	(	0 0	) (	0 0	-	0	0	0	0	-	0	0 0	0	(	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	) (	0 0	-	0	0	0	0	-	0	0 0	0	(	-
	IRB TOTAL	2,671	. 298	241	171	57.3%	2,584	385	258	193	50.2%	2,503	466	264	215	46.2%



Raiffeisen Bank International AG

								A	dverse Scenari	0						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0 0	a	) (	-	(	) (	0	(	-	0	0	0	(	) -
	Institutions	6	3 0	0	) (	65.3%	68	3 0	0	(	47.6%	68	0	0	(	42.1%
	Corporates	77	F 5	3	2	40.3%	769	11	5	4	36.6%	764	15	6		35.4%
	Corporates - Of Which: Specialised Lending		0 0	0	) (	-	(	) (	0	(	-	0	0	0	(	-
	Corporates - Of Which: SME		0 0	0	) (	-	(	) (	0	(	-	0	0	0	(	-
	Retail		0 0	0	0 0	-	(	0 0	0	(	-	0	0	0	(	-
	Retail - Secured on real estate property		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	(	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	) (	-	(	) (	0	(	-	0	0	0	(	-
	Retail - Qualifying Revolving		0 0	0	) (	-	(	) (	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		0 0	0	) (	-	(	) (	0	(	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0 0	-		0 0	0	(	-	0	0	0	(	-
	IRB TOTAL	843	5	3	2	40.6%	837	11	5	4	36.7%	832	16	6		35.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Institutions		4 (		0	23.1%	4	- C	0	0	24.2%	4	1 0	0	0	24.8%
	Corporates	93	169	101	99	58.3%	906	202	108	106	52.2%	891	218	111	109	50.1%
	Corporates - Of Which: Specialised Lending	4	5 19	13	13	67.0%	44	21	14	13	63.4%	43	3 22	14	14	61.9%
	Corporates - Of Which: SME	30	1 50	31	30	60.4%	287	64	34	33	52.1%	280	) 70	36	35	49.3%
	Retail		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Retail - Secured on real estate property		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Retail - Secured on real estate property - Of Which: SME		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
Croatia	Retail - Secured on real estate property - Of Which: non-SME		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Retail - Qualifying Revolving		0 0	0	0	-	C	0	0	0	-	0	0 0	0	0	<i>)</i> -
	Retail - Other Retail		0 (	0	0	-	0	0	0	0	-	0	0 0	0	0	) -
	Retail - Other Retail - Of Which: SME		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Retail - Other Retail - Of Which: non-SME		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Equity		) (		0	-	C	0	0	0	-	0	0 0	0	0	) -
	Securitisation															
	Other non-credit obligation assets		) (	0	0	-	C	0	0	0	-	0	0 0	0	0	-
	IRB TOTAL	94	169	101	99	58.3%	910	202	108	106	52.2%	895	218	111	109	50.1%



Raiffeisen Bank International AG

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	29,833	71	1,154	0	16,717	2	4	0	1.3%
	Regional governments or local authorities	259	0	103	0	166	0	1	0	28.1%
	Public sector entities	98	0	44	0	91	0	0	0	0.0%
	Multilateral Development Banks	2,092	0	0	0	1,391	0	0	0	2.9%
	International Organisations	747	0	0	0	139	0	0	0	0.0%
	Institutions	2,827	2	318	0	1,663	2	1	1	54.2%
	Corporates	7,927	819	7,397	352		812 121	601	537	66.2%
	of which: SME	2,329	121 783	5,062	49		739	109		69.3% 79.2%
Raiffeisen Bank International	Retail	1,366	206	5,062	196			165	585	79.2%
	of which: SME	1,366	453	8,169	286		191 464	261	125	41.9%
AG	Secured by mortgages on immovable property of which: SME	13,224	453	8,169	286		464	261	195	41.9%
	or which: SME Items associated with particularly high risk	1,1/4	91	589	52	1,182	91	42	3/	40.1%
	Covered bonds	77	0	15	0	30	0	0	0	0.0%
		//	0	13	0	30	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	109	0	38	0	0	0	0	0	0.0%
	Equity	109	0	2.039	0	0	0	0	0	0.0%
	Securitisation			2,039	0	0	0	0	0	0.0%
				2.674		71	2	0	0	12.0%
	Other exposures Standardised Total	72.614	2 1 2 1	2,6/4	836		2.021	1 641	1 310	65.2%
		72,614	2,131	27,013	836	49,267	2,021	1,641	1,319	65.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated										
						31/12/2017					
		Exposure	e values	Risk exposu	re amounts						
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	7,898	38	0	0	6,166	0	2	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0		0	0	0	0	0.0%	
	Institutions	1,554		82	0	1,020	0	0	0	0.0%	
	Corporates	773	13	717	4	742	12	20	10	87.1%	
	of which: SME	101	4	85	2	100	4	4	2	68.1%	
	Retail	817	23	283	18	860	23	12	7	30.4%	
Aust	ria of which: SME	1	0	0	C	1	0	0	0	0.0%	
71050	Secured by mortgages on immovable property	5,868		2,134	2	5,863	6	7	0	1.4%	
	of which: SME	324	1	104	2	324	1	0	0	0.0%	
	Items associated with particularly high risk	C	0	0	C	0	0	0	0	0.0%	
	Covered bonds	12	0	2	C	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	105	0	34	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					42	0	0	0	0.0%	
	Standardised Total	20,352	74	5,806	24	14,694	40	41	17	42.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
									-	
	Central governments or central banks	5,517	0	0	0	824	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	96	0	39	0	96	0	0	0	0.0%
	Corporates	407	6	376	4	406	6	5	2	42.4%
	of which: SME	171	1	143	1	170	1	1	0	20.9%
	Retail	977	57		7	1,008	56	39	34	60.1%
Czech Republic	of which: SME	266	14		0	300	14	1	0	2.2%
Czech Republic	Secured by mortgages on immovable property	879	15		11	879	15	8	6	38.1%
	of which: SME	86	0	25	0	86	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					4	0	0	0	0.0%
	Standardised Total	8,173	78	1,492	22	3,219	77	53	42	54.5%



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	1	0	1		0	0		0	0.09
	Regional governments or local authorities	1	0	1	0	0	0	0	0	0.09
	Public sector entities	3	0	3	0	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0	0	0.09
	Institutions	15	0	7	0	10	0	0	0	0.09
	Corporates	249	13	218	6	249	13	10	9	65.69
	of which: SME	113	1	87	0	113	1	2	1	78.59
	Retail	1,963	110	1.439	12	1,961	113	137	106	
Describer Fordessetters	of which: SME	18	4	9	0	17	4	4	3	77.49
Russian Federation	Secured by mortgages on immovable property	1,264	38	562	23	1,264	38	29	24	63.84
	of which: SME	135	3	58	3	135	3	1	0	9.69
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.04
	Covered bonds	0	0	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.04
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.09
	Equity					0	0	0	0	0.09
	Securitisation									
	Other exposures					0	0	0	0	0.0
	Standardised Total	4,136	161	2,488	41	3,484	164	176	139	84.9

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	ire amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ra Non perforr exposure			
	Central governments or central banks	3,727	28	0	0	980		0	0				
	Regional governments or local authorities	29	0	6	0	26	0	0	0				
	Public sector entities	1	0	0	0	0	0	0	0				
	Multilateral Development Banks	0	0	0	0	0	0	0	0				
	International Organisations	0	0	0	0	0	0	0	0				
	Institutions	14		6	0	2	0	0	0				
	Corporates	2,551	248	2,430	139	2,473	246	150	132				
	of which: SME	651	22		13	636							
	Retail	1,220	261	809	85	1,314	223	266	175				
Poland	of which: SME	374	139		65	461							
Polatiu	Secured by mortgages on immovable property	3,849	225		117	3,843		141	105				
	of which: SME	302	61	235	30	301	62	31	28				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0				
	Covered bonds	44	0	9	0	30	0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0				
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0				
	Equity					0	0	0	0				
	Securitisation												
					1	0	0	0					
	Standardised Total	11,733	762	7,873	342	8,670	700	557	412				

		Non-defaulted         Defaulted         Defaulted         Defaulted         Defaulted         Defaulted         Performing septimit         perform								
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted		performing		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2.121	0	0		2.086	0	0	0	0.0%
	Regional governments or local authorities		0	2	0		0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	2	0	7	0	0	0	0.0%
	Corporates		11		11		11	6	3	29.6%
	of which: SME		4		3		4	3	2	45.6%
	Retail				4		38	24	16	43.0%
Slovakia	of which: SME		14		2		14	14	11	82.3%
JIOVAKIA	Secured by mortgages on immovable property		0		0		1	1	0	45.2%
	of which: SME	28	0	10	0	37	1	1	0	67.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	3,363	32	984	15	2,931	49	31	20	40.0%



Raiffeisen Bank International AG

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,525	0	0	0	1,729	0	0	0	0.0%
	Regional governments or local authorities	130	0	26	0	49	0	0	0	55.6%
	Public sector entities	10	0	10	0	10	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	421	3	404	3	428	3	3	1	38.6%
	of which: SME	88	1	75	1	88	1	1	0	3.9%
	Retail	117	2	71	0	117	3	3	2	71.9%
Romania	of which: SME	80	1	45	0	75	2	2	1	62.7%
Nomania	Secured by mortgages on immovable property	27	3	15	4	27	3	0	0	1.2%
	of which: SME	7	2	3	3	7	2	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	0	0	0	0	0.0%
	Equity				-	0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	3,840	8	679	7	2,360	9	6	3	34.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated 21.137/2017											
						31/12/2017						
		Exposure	values	Risk exposu	re amounts							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		
	(min EUR, %)											
	Central governments or central banks	1,454	3	0	0	535	0	0	0	0.0%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%		
	Public sector entities	0	0	0	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	253	0	46	0	165	0	0	0	0.0%		
	Corporates	140	16	132	11	172	16	14	7	41.7%		
	of which: SME	29	0	25	0	42	0	7	0	0.0%		
	Retail	0	0	0	0	0	0	0	0	0.0%		
Germany	of which: SME	0	0	0	0	0	0	0	0	0.0%		
Germany	Secured by mortgages on immovable property	76	0	36	0	76	0	0	0	0.0%		
	of which: SME	12	0	3	0	12	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					8	0	0	0	0.0%		
	Standardised Total	1,949	19	242	11	956	16	14	7	41.1%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	2,155	2	0	0	1,307	1	0	0	0.0%
	Regional governments or local authorities	23	0	4	0	20	0	0	0	100.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	297	1	257		310	1	2	1	84.3%
	of which: SME	41	0	37	0	47	0	0	0	0.0%
	Retail	16	5	10	0	15	5	6	5	94.5%
Hungary	of which: SME	2	2	1	0	3	1	1	1	96.7%
i luliyal y	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	44.2%
	of which: SME	0	0	0	0	0	0	0	0	96.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,809	8	402	1	1,653	8	9	6	74.4%



Raiffeisen Bank International AG

		Restated										
						31/12/2017						
		Exposure	e values	Risk exposu	ire amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%		
	Public sector entities	0	0	0	0	0	0	0	0	0.0%		
	Multilateral Development Banks	159	0	0	0	122	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	463	0	28		12	0	0	0	0.0%		
	Corporates	27	0	23	0	19	0	0	0	0.0%		
	of which: SME	19	0	18	0	19	0	0	0	0.0%		
	Retail	0	0	0	0	0	0	0	0	0.0%		
United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%		
United Kingdom	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	C	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					0	0	0	0	0.0%		
	Standardised Total	649	0	52	0	153	0	0	0	0.0%		

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,207	0	0	0	852	0	0	0	6.1%
	Regional governments or local authorities	4	0	1	0	4	0	0	0	22.9%
	Public sector entities	2	0	2	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	3	0	0	0	0.0%
	Corporates	89	87	83	17	103	87	74	73	83.5%
	of which: SME	36	11	31	1	36	11	10	10	89.3%
	Retail	1,166	142		43	1,168	140	134	110	78.6%
Croatia	of which: SME	77	12		2	92	12	12	11	85.9%
Crudud	Secured by mortgages on immovable property	228	17	96	12	228	17	13	7	42.0%
	of which: SME	4	2	2	1	4	2	1	1	36.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	3,033	246	1,253	73	2,362	245	222	190	77.6%



								В	aseline Scenario	,						
				31/12/2018	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	16,705	14	7	5	35.5%	16,693	26	12	10	37.6%	16,680	39	17	15	38.4%
	Regional governments or local authorities	166	0	0	0	27.2%	166		0	0	26.1%	166	0	0	0	25.2%
	Public sector entities	91	0	C	0	40.0%	91	0	0	0	40.0%	91		0	0	40.0%
	Multilateral Development Banks	1,391	0	C	0	16.1%	1,391	0	0	0	19.3%	1,391		0	0	20.9%
	International Organisations	139	0	C	0	31.9%	139	0	0	0	34.0%	139	0	0	0	35.3%
	Institutions	1,663	2	1	. 1	53.6%	1,663	2	1	1	52.4%	1,663	2	1	1	51.5%
	Corporates	7,652	986	661		62.0%	7,463	1175			56.9%	7,302	1336	757	718	53.8%
	of which: SME	2,294	175				2,234		133		50.1%	2,184		147	132	
Raiffeisen Bank International	Retail	7,749	942				7,530				74.4%	7,330		1,237	997	
Raineisen Dank International	of which: SME	1,410	264			63.7%	1,329		276		62.8%	1,259			257	
AG	Secured by mortgages on immovable property	13,118	567			38.5%	12,991		319		35.1%	12,870		342	269	
/18	of which: SME	1,156	118	51	44	37.4%	1,124	149	57	50	33.2%	1,095	178	62	54	30.6%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	30	0	C	0	32.0%	30	0	0	0	34.0%	30	0	0	0	35.3%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
Othe	Other exposures	70	3	C	0	13.0%	70	4	1	0	12.6%	69	4	1	1	12.5%
	Standardised Total	48,774	2514	1,916	1,551	61.7%	48,225	3063	2,149	1,789	58.4%	47,731	3557	2,356	2,000	56.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenarie	0						
				31/12/201	3				31/12/2019	)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	6,166	i 0	(	0	40.0%	6,165	1	1	1 0	40.0%	6,165	1	1	i 1	40.0%
	Regional governments or local authorities	(	0	(	0	33.7%	0	0	0	0 0	33.7%	0	0	(	J (	33.7%
	Public sector entities	(	0	(	0	0.0%		0	0	) (	0.0%	0	0	(	) (	0.0%
	Multilateral Development Banks	(	0	(	0	0.0%	0	0	0	0 0	0.0%	0	0	(	) (	0.0%
	International Organisations	(	0	(	0	16.7%	0	0	0	) (	17.7%	0	0	(	) (	18.4%
	Institutions	1,020		(	0	32.6%			0	0 0	34.0%			(	) (	35.2%
	Corporates	701	53	33	26	48.6%			46	5 40	43.4%	632	122	56	i 51	41.6%
	of which: SME	97		4	4	58.8%	94		5	5 5	50.2%	92		6	j 5	5 46.5%
	Retail	858	24	13	8	31.0%	857	26	13	8 8	30.8%	855	27	13	3 1	30.7%
Austria	of which: SME	1	. 0	(	0	44.5%		0	(	) (	44.5%		0	(	0 (	44.5%
Austria	Secured by mortgages on immovable property	5,844		5	1	3.9%			8	3 1	2.8%	5,788		8	3 7	2.4%
	of which: SME	319	6	(	0	6.2%		13	0	0 0	2.8%	305	20	(	) (	1.9%
	Items associated with particularly high risk	(	0	(	0	0.0%		0	0	) (	0.0%	0	0	(	) (	0.0%
	Covered bonds	(	0	(	0	0.0%		0	0	0 0	0.0%	0	0	(	) (	0.0% 0.0% 0.0% 0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	(	0	0.0%		0	0	) (	0.0%	0	0	(	0 (	0.0%
	Collective investments undertakings (CIU)	(	0	(	0	0.0%	0	0	0	0 0	0.0%	0	0	(	) (	0.0%
	Equity	(	0	(	0	0.0%	0	0	0	) (	0.0%	0	0	(	) (	0.0%
	Securitisation															1
	Other exposures	42		(	0	19.8%	42		0	) (	20.1%	42	1	(	) (	20.49
	Standardised Total	14,632	103	53	35	33.6%	14,562	173	68	50	29.0%	14,502	232	78	3 62	2 26.69

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	0						
				31/12/2018	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	823	1	0	0 0	40.0%	823	1	1	. 1	40.0%	822	2	1		1 40.0
	Regional governments or local authorities	1	0	0	0 0	0.0%	1	0	0	0	0.0%	1	C	0		0.0
	Public sector entities	0	0	C	0 0	0.0%	0	0	0	0	0.0%	0	C	0		0.0
	Multilateral Development Banks	0	0	C	0 0	0.0%	0	0		0	0.0%	0	C	0	(	0.0
	International Organisations	0	0	C	0 0	0.0%	0	0		0	0.0%	0	C	0	(	0.0
	Institutions	96	0	C	0 0	30.9%	96	0	0	0	31.2%	96	C	0		32.04
	Corporates	401	11	7	4	38.1%	393		8	1 7	34.2%	386	26	10		33.04
	of which: SME	168		1	1 1	26.5%	165		2	2	25.7%	162	9	3		2 25.8
	Retail	989		65		63.4%	956				65.2%	932	133	104	8	66.1
Czech Republic	of which: SME	289		20	) 9	34.5%	271		32	22	49.3%	259	56	40	31	53.9
Czech Kepublic	Secured by mortgages on immovable property	869	25	11	8	31.2%	852	42	14	11	26.7%	837	57	17	1	4 24.8
	of which: SME	85	2	1	0	19.3%	83	4	1	1	20.9%	80	e	2		1 19.4
	Items associated with particularly high risk	0	0	C	0 0	0.0%	0	0	0	0	0.0%	0	C	0		0.0
	Covered bonds	0	0	C	0 0	0.0%	0	0		0	0.0%	0	C	0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0 0	0.0%	0	0	0	0	0.0%	0	C	0		0.0
	Collective investments undertakings (CIU)	0	0	C	0 0	0.0%	0	0	0	0	0.0%	0	C	0		0.0
	Equity	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	C	0		0.0
	Securitisation															
	Other exposures	4	0	C	0 0	0.0%	4	0	0	0	0.0%	4	C	0		0.0
	Standardised Total	3,183	112	82	2 60	53.6%	3,124	172	110	89	52.0%	3,078	218	132	111	L 51.1



								8	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	C	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	10		C	0	32.1%	10	0	0	0	33.9%	10	0	0	0	35.2%
	Corporates	246		11	11	68.1%	243		12	12	62.4%			14	13	59.0% 43.6%
	of which: SME	111		2	2	54.6%	109		3	2	46.3%	108		3	3	43.6%
	Retail	1,919	155	183	137	88.4%	1,872	202	230	182	90.1%	1,829	245	269	219	89.7%
Russian Federation	of which: SME	14		8	6	86.7%	10	10	11	9	90.4%	8	13	13	12	91.8% 47.8%
Russian rederation	Secured by mortgages on immovable property	1,252		36	28	56.1%	1,239		40	32	51.0%			44	36	
	of which: SME	133	6	1	1	14.9%	129	9	2	2	17.3%	127	11	2	2	17.9%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation				-		-	-	-		-					
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Standardised Total	3,428	220	230	175	79.6%	3,365	283	283	226	79.6%	3,307	341	326	268	78.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						1
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	978	1	1	. 0	40.0%	977	2	1	1	40.0%	976	4	1	1	40.0%
	Regional governments or local authorities	26	0	0	0	0.0%	26	i 0	0	0	0.0%	26	0	0	0	0.0%
	Public sector entities	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	23.5%	2	0	0	0	23.6%		0	0	0	24.5%
	Corporates	2,428	291	174	158											47.7%
	of which: SME	626		20		50.1%	615		23		44.4%					41.2%
	Retail	1,255		300			1,200		331		69.6%	1,144	394			67.2%
Poland	of which: SME	431		122		60.3%	400		134			370	219			
Foldilu	Secured by mortgages on immovable property	3,811		156		42.7%	3,775		168		41.4%			178	136	40.5%
	of which: SME	292	71	34	30	42.9%	282	81	37	32	40.2%	273	91	39	34	38.0% 0.0% 35.3%
	Items associated with particularly high risk	(	0	C	0	0.0%	0	0 0	0	0	0.0%	0	0		0	0.0%
	Covered bonds	30	0	C	0	32.0%	30	0 0	0	0	34.0%	30	0		0	35.3%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(	0	0	0	0.0%	0	0 0	0	0	0.0%	0	0		0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Standardised Total	8,533	836	630	476	57.0%	8,389	981	686	532	54.3%	8,248	1122	736	587	52.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								8	aseline Scenarie	0						
				31/12/2018					31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,085	1	0	0	40.0%	2,084	2	1	1	40.0%	2,084	2	2	1	40.09
	Regional governments or local authorities	11	0	0	0	17.3%	11	0	0	) (	17.7%	11	. 0	) (	0 (	18.19
	Public sector entities	0	0	0	0	0.0%	0	0	(	) (	0.0%		0	) (	0 (	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(	) (	0.0%		0	) (	0 (	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	) (	0.0%		0	) (	0 0	0.09 34.69 33.59
	Institutions	7	0	0	0	32.0%	7	0	0	) (	33.3%	7	0	) (	0 0	34.69
	Corporates	318	18	8	6	35.1%	310	26	10	9	33.8%			3 1	2 1	33.59
	of which: SME	142		4	3	36.9%	138		5	5 4	33.8%	135			5 !	32.89
	Retail	432		49	33	55.6%	411		61	46	57.4%		99	9 7.	3 51	58.5%
Slovakia	of which: SME	273	27	29	21	79.4%	261		39	31	78.7%			4	7 3	78.39
SIUVANIA	Secured by mortgages on immovable property	46	3	2	1	48.5%	44		3	3 2	48.3%	43		5	4	48.49
	of which: SME	35	2	2	1	59.8%	34	4	3	3 2	59.0%	32	5	5	4	59.29
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	) (	0.0%		0		0 (	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	) (	0.0%		0	) (	0 (	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	) (	0.0%		0		0 (	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	) (	0.0%		0		0 (	0.09
	Equity	0	0	0	0	0.0%	0	0	0	) (	0.0%		0	) (	0 (	0.09
	Securitisation		-		-		-	-								
	Other exposures	0	0	0	0	26.1%	0	0	0	) (	26.5%		0		0 (	27.0%
	Standardised Total	2,900	80	59	41	50.5%	2,869	111	75	5 57	51.3%	2,841	. 140	90	) 73	51.99



Raiffeisen Bank International AG

								В	aseline Scenario	)						
				31/12/201	8				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,728	1		1 1	40.0%	1,726	3	1	. 1	40.0%	1,724	5	2	2	40.0%
	Regional governments or local authorities	49			0 0	85.2%	49	0	0	0	82.9%	49	0	0	(	80.8%
	Public sector entities	10	0	-	0 0	0.0%	10	0	0	) 0	0.0%	10	0	0	(	0.0%
	Multilateral Development Banks	(	0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(	0		0 0	32.0%	0	0	0	0	33.3%	0	0	0	0	0.0% 34.6% 31.6%
	Corporates	423	8		4 3	40.5%	417	14	6	5	33.9%	411	20	7	e	31.6%
	of which: SME	86	3		1 1	34.3%	84	6	2	2	27.6%	81		2	2	25.4%
	Retail	115			5 3	66.5%	112	8	7	5	65.0%	109	11	8	5	64.7%
Romania	of which: SME	72	4		3 3	61.4%	70	7	5	4	61.0%	67	9	6	5	60.9%
Nutrialita	Secured by mortgages on immovable property	26	4		1 1	32.6%	26	4	1	1	29.7%	26	4	1	1	27.5%
	of which: SME	6	3		1 1	40.8%	6	3	1	1	36.8%	6	3	1	1	34.0%
	Items associated with particularly high risk	(	0	-	0 0	0.0%	0	0	0	) 0	0.0%	0	0	0	(	0.0%
	Covered bonds	(	0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0	-	0 0	0.0%	0	0	0	) 0	0.0%	0	0	0	(	0.0%
	Equity	(	0		0 0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(	0		0 0	0.0%	0	0	0	0 0	0.0%	0	0	0	(	0.0%
	Standardised Total	2,351	18	11	1 8	46.3%	2,340	29	15	12	42.5%	2,329	40	19	17	41.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/201					31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1
	Central governments or central banks	53	5 0	(	0	40.0%		0	0	0	40.0%	535	0	0	0	40.0%
	Regional governments or local authorities		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	16		(	0	31.9%	165	0	0	0	33.7%	165		0	0	0 35.0% 0 43.1% 5 27.7%
	Corporates	16		17	14	52.8%	152		19	17	46.3%	144		21	19	43.1%
	of which: SME	3	5 7		2	28.1%	30	12	6	3	27.9%	26	17	7	5	27.7%
	Retail		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	of which: SME		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Ocimany	Secured by mortgages on immovable property	7		(	0	1.1%		3	0	0	1.3%	71	5	0	0	1.5%
	of which: SME	1	1 0	(	0	0.0%		0	0	0	0.0%	11	0	0	0	0.0%
	Items associated with particularly high risk		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		) (	(	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		) (	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation											-				
	Other exposures		3 0	(	0	19.6%	8	1	0	0	21.2%	7	1	0	0	21.7%
	Standardised Total	94	5 28	18	14	49.9%	933	39	20	17	42.3%	923	49	22	19	38.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								8	aseline Scenario	)						
				31/12/201					31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,306			0	19.7%	1.305		1	1	25.6%	1.304		1	1	28.7%
	Regional governments or local authorities	20			0	100.0%	20		1		100.0%			1	1	100.0%
	Public sector entities		0		0	0.0%	20		0		0.0%			0	0	0.0%
	Multilateral Development Banks		0		0	0.0%	0		0 0		0.0%		0	0	0	0.0%
	International Organisations	(	0	(	0	0.0%	0		0 0	(	0.0%		0	0	0	0.0%
	Institutions		0	(	0	0.0%	0	) (	) 0	0	0.0%		0	0	0	0.0%
	Corporates	308	3		1	43.5%	306	6	3	2	34.7%		8	3	3	0 0.0% 32.5%
	of which: SME	47	0	(	0	22.9%	46		0 0	0	23.8%		1	0	0	24.8%
	Retail	15	5	6	5	94.1%	15	5	6	5	93.9%	15	5	6	5	93.8%
Hungany	of which: SME		1	1	1	93.1%	3	1	1	1	91.8%	3	1	1	1	91.1%
Hungary	Secured by mortgages on immovable property	1	. 0	(	0	49.4%	1		0 0	0	49.3%		C	0	0	49.2%
	of which: SME	(	0	(	0	95.7%	0	) (	) 0	0	94.1%		C	0	0	92.5%
	Items associated with particularly high risk	(	0	(	0	0.0%	0	) (	0 0	0	0.0%		0	0	0	0.0%
	Covered bonds	(	0	(	0	0.0%	0	) (	0 0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	(	0	0.0%	0	) (	) 0	0	0.0%	0	C	0	0	0.0%
	Collective investments undertakings (CIU)	(	0	(	0	0.0%	0	) (	0 0	0	0.0%		C	0	0	0.0%
	Equity	(	0	(	0	0.0%	0	) (	0 0	0	0.0%	0	C	0	0	0.0%
	Securitisation															
	Other exposures	(	0	(	0	0.0%	0	) (	0 0	0	0.0%		C	0	0	0.0%
	Standardised Total	1,650	11	9	7	62.9%	1,647	15	i 10	8	54.6%	1,643	18	11	9	50.1%



								8	aseline Scenario	)						
				31/12/201	8				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Rat Non performi exposures
	Central governments or central banks	-	0 0	) (	0	0.0%		0 0	0	0	0.0%	0	0	0	C	) (
	Regional governments or local authorities		0 0	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Public sector entities		) (	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Multilateral Development Banks	12	2 0	0 (	0 0	0.0%		2 0	0	0	0.0%	122	0	0	C	0 0
	International Organisations		) (	0 (	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	C	0 0
	Institutions	13	2 0	) (	0 0	31.8%	12		0	0	33.7%	12	0	0	C	35
	Corporates	19	9 (	) (	0 0	58.3%	19		0	0	52.4%	18	1	1	C	49
	of which: SME	11	3 0	) (	0 0	41.8%		3 0	0	0	42.0%	18	1	0	C	42
	Retail		0 0	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
United Kingdom	of which: SME		) (	0 (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	) (
onited Kingdom	Secured by mortgages on immovable property		) (	0 (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	) (
	of which: SME		0 0	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Items associated with particularly high risk		0 0	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Covered bonds		) (	) (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Collective investments undertakings (CIU)		) (	) (	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	C	0 0
	Equity		) (	0 (	0 0	0.0%	(	0 0	0	0	0.0%	0	0	0	C	0 0
	Securitisation															
	Other exposures		0 0	0 (	0 0	0.0%		0 0	0	0	0.0%	0	0	0	C	0 0
	Standardised Total	152	2 0		0 0	58.3%	152	2 1	0	0	52.4%	152	1	1	0	49.3

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								в	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	852	1	0	0	18.7%	852	1	0	0	25.6%	852	1	0	0	28.2%
	Regional governments or local authorities	4	0	0	0	22.9%	4	0	0	0	22.9%	4	0	0	0	22.9%
	Public sector entities	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Multilateral Development Banks	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	32.0%	3	0	0	0	33.9%	3	0	0	0	35.2%
	Corporates	100	90	74	73	81.6%	97		75		79.8%	95	96	76	75	78.4%
	of which: SME	35	12	10	10	86.3%	35		11		83.0%	34		11	11	80.1%
	Retail	1,145	164			75.8%	1,120		165		74.0%	1,096		181	154	
Croatia	of which: SME	89	15	15	15	85.8%	85		18		86.1%	82		21	19	86.4%
Ci Ualia	Secured by mortgages on immovable property	223	21	14	8	37.5%		26	15	9	34.4%	215	30	16	10	32.1%
	of which: SME	4	2	1	1	37.6%		2	1	1	39.0%	4	2	1	1	40.2%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,331	276	238	206	74.5%	2,299	308	255	223	72.3%	2,268	339	273	239	70.6%



									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	16,702	16	9	6	36.2%	16,687	32	15	12	38.1%	16,670	49	21	19	38.79
	Regional governments or local authorities	166	0	1	0	26.9%	166	0	1	0	25.3%	166	0	1	0	24.39
	Public sector entities	91	0	0	0	40.0%	91	0	0	0	40.0%	91	0	0	0	40.09
	Multilateral Development Banks	1,391	0	0	0	20.8%	1,390	0	0	0	23.7%	1,390	0	0	0	24.99
	International Organisations	139	0	0	0	35.0%	139	0	0	0	35.7%	139	0	0	0	36.39
	Institutions	1,662	3	1	1	47.8%	1,661	4	2	2	43.5%	1,660	4	2	2	42.19
	Corporates	7,545	1093	721	656	60.0%	7,208	1430	816	763	53.3%	6,954	1685	889	843	
	of which: SME	2,252	217	139	114	52.6%	2,134	335	170	150	44.9%	2,045	424	194	178	
Delffelerer Deule Teterertienel	Retail	7,664	1027	1,342	776	75.5%	7,295	1396	1,552	1,003	71.8%	6,953	1738	1,710	1,190	68.59
Raiffeisen Bank International	of which: SME	1,403	271	245	174	63.9%	1,304	371	305	232	62.6%	1,205	469	358	285	
AG	Secured by mortgages on immovable property	13,043	643	482	256	39.8%	12,778	908	648	313	34.5%	12,506	1179	714	364	
AU	of which: SME	1,111	163	71	63	38.6%	1,017	257	98	89	34.7%	940	334	118	109	32.69
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	30	0	0	0	35.0%	30	0	0	0	35.8%	30	0	0	0	36.39
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	70	3	1	0	16.0%	69	4	1	1	14.2%	68	5	1	1	13.79
	Standardised Total	48,502	2785	2,557	1,695	60.9%	47,513	3775	3.035	2,093	55.5%	46,627	4661	3,339	2.419	51.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					1	
				31/12/20:	18				31/12/201					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	6,166	0	1	0	40.0%	6,165	1	1	0	40.0%	6,164	2	1	1	40.09
	Regional governments or local authorities	0	0	0	0	34.7%	0	0	0	0	34.6%	0	0	0	0	34.49
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	C	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	18.2%	0	0	0	0	18.7%		0	0	0	19.09 33.29
	Institutions	1,020		0	0	32.7%	1,019		0	0	32.9%			1	1	
	Corporates	685	69	40	32	47.0%	629		59	53	42.6%			72	66	41.1%
	of which: SME	96	7	5	4	57.2%	92		6	5	48.6%	90		7	6	45.4%
	Retail	858	24	14	9	36.6%	857	26	14	9	36.2%	855	27	15	10	35.9%
Austria	of which: SME	1	0	0	0	44.5%	1	0	0	0	44.5%		. 0	0	0	44.59
743614	Secured by mortgages on immovable property	5,834		8	1	3.5%	5,789		8	2	2.3%			8	2	2.0%
	of which: SME	317	8	1	1	8.2%	307	18	1	1	3.6%		27	1	1	2.49
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	C	0 0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0	0.09
	Collective investments undertakings (CIU)	C	C	0	0	0.0%	0	0	0	0	0.0%		0 0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	42	0	0	0	20.4%	42		0	0	20.8%	41		0	0	21.09
	Standardised Total	14,605	130	63	43	33.1%	14,502	233	83	65	28.0%	14,425	310	97	80	25.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	823	1	. (	) 0	40.0%	822	2	1	1	40.0%	821	3	1	1	40.09
	Regional governments or local authorities	1	0	) (	0 0	0.0%	1	C	0	0	0.0%	1	0	0	0	0.0%
	Public sector entities	0	0	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	96		) (	0 0	33.6%	96		0	0	33.1%	96	0	0	0	33.2%
	Corporates	399		8 8	3 5	37.0%	387		11	8	33.0%	376	36	14	11	32.0% 25.8%
	of which: SME	167	4	1 2	2 1	26.0%	161	9	3	2	25.6%	156	15	5	4	25.8%
	Retail	986		) 7.	3 50	63.8%	938		102	82	64.7%	903	161	124	105	
Czech Republic	of which: SME	288	27	2	5 10	37.3%	261	54	41	27	51.2%	244	70	51	38	54.6%
Слесті керирііс	Secured by mortgages on immovable property	868	26	5 1	1 8	30.6%	842	52	16	13	25.4%	820	74	21	17	23.5%
	of which: SME	85	2	2	1 0	19.9%	81	5	2	1	20.5%	78	9	2	2	18.3%
	Items associated with particularly high risk	0	0	) (	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	) (	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	) (	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	) (	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	) (	0 0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	4	0	) (	0 0	0.0%	4	C	0	0	0.0%	4	0	0	0	0.0%
	Standardised Total	3,176	119	92	2 64	53.3%	3,089	206	129	104	50.6%	3,022	273	159	135	49.3%



									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.09
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.0%
	Institutions	10	0	0	0	35.2%	10		0	0	35.9%	10	0	0	0	36.49 50.49 39.99
	Corporates	242		16	13	66.4%	228		21	19	55.1%	214		26		50.49
	of which: SME	109		4	3	47.3%	100		7	6	41.6%			10		39.99
	Retail	1,860		468			1,737		539		77.7%	1,634		583		
Russian Federation	of which: SME	13	8	10	7	88.6%	7	14	14	12	88.0%	4	17	17	15	87.89
Russian reueration	Secured by mortgages on immovable property	1,242	60	110	31	51.0%	1,201	101	184	38	38.1%	1,133	169	213	45	26.49
	of which: SME	128	10	2	2	15.1%	114	24	4	3	12.3%	99	39	5	4	10.29
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	, 0	0.09
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Standardised Total	3,354	295	594	219	74.3%	3,177	471	744	319	67.6%	2,990	658	822	386	58.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	978		1	1	40.0%	977		1	1	40.0%			2	2	40.0%
	Regional governments or local authorities	26	0	0	0	0.0%	26	0	0	0	0.0%	26	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	26.3%	2	0	0	0	25.6%	2	0	0	0	25.9%
	Corporates	2,410		192		54.7%	2,322					2,241	478	234		45.5%
	of which: SME	619		25		46.8%	593		32					37		
	Retail	1,253		340			1,169					1,072	465	428		64.6%
Poland	of which: SME	428		127	96	60.1%	395					349		162		51.8%
FUIdTIU	Secured by mortgages on immovable property	3,773		249			3,674						504	352		
	of which: SME	260	103	50	46	44.1%	209	154	72	66	43.1%	170	193	88	82	42.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	30	0	0	0	35.0%	30	0	0	0	35.8%	30	0	0	0	36.3%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Standardised Total	8,473	896	783	508	56.7%	8,200	1169	936	612	52.4%	7,918	1452	1,016	716	49.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,084	2	1	1	40.0%	2,082	4	2	2	40.0%	2,080	6	2	2	40.0%
	Regional governments or local authorities	11	0	0	0	18.9%	11	C	0	0	19.2%	11	0	0	0	19.3%
	Public sector entities	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	35.0%	7	C	0	0	35.5%	7	0	0	0	35.9%
	Corporates	312		11	8	35.3%	295		16	14	34.0%	283		20	18	33.7%
	of which: SME	138		6	4	35.3%	129		8	7	32.5%				3	31.8%
	Retail	419		82	43	60.6%	384		96	61	57.2%			110	78	54.7%
Slovakia	of which: SME	272	27	31	22	79.9%	257	42	42	33	78.2%	241	58	54	45	77.4%
SIUVANIA	Secured by mortgages on immovable property	46	3	2	1	44.6%	44		3	2	42.2%	41		4	3	42.9%
	of which: SME	35	2	2	1	56.4%	33	4	3	2	55.0%	32	6	4	3	55.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation									-						
	Other exposures	0	0	0	0	28.6%	0	C	0	0	28.8%	0	0	0	0	28.8%
	Standardised Total	2.880	100	96	54	53.7%	2.824	157	117	79	50.2%	2.771	210	136	102	48.5%



									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,728	2	1	1	40.0%	1,725	4	2	2	40.0%	1,723	7	3	3	40.09
	Regional governments or local authorities	49	0	0	0	68.5%	49	0	0	0	63.1%	49	0	0	C	61.19
	Public sector entities	10	0	(	0	0.0%	10	0	0	0	0.0%	10	0	0	C	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Institutions	0	0	0	0	35.0%	0	0	0	0	35.5%	0	0	0	C	35.99 29.69
	Corporates	419	11	e	4	36.6%	409		8	7	30.8%	402	29	10	9	29.69
	of which: SME	84	5	2	2	29.5%	79	11	3	3	25.1%	75	14	4	3	24.19
	Retail	114	5	5	4	66.2%	111		7	6	64.4%	108	12	9	8	63.99
Romania	of which: SME	72	4	3	3	61.3%	69		5	4	60.8%	66	10	7	6	60.69
NUITIALIIA	Secured by mortgages on immovable property	26	4	1	1	34.9%	26	4	1	1	30.3%	25	5	1	1	28.19
	of which: SME	6	3	1	1	43.3%	6	3	1	1	37.4%	5	4	1	1	34.89
	Items associated with particularly high risk	0	0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Covered bonds	0	0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	(	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Equity	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Standardised Total	2,347	22	13	10	43.7%	2,330	39	18	15	39.1%	2,317	52	23	20	38.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	535	i 0	(	0 0	40.0%	535	0	0	0	40.0%	535	C	0 0	0	40.0%
	Regional governments or local authorities	(	0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(	0 0	(	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	165	i 0	0	) 0	35.0%	165		0	0	35.6%			0	0	36.2%
	Corporates	157	31	19	16	51.1%	143	45	23	20	44.7%	133	55	25	23	42.1%
	of which: SME	34	8	5	2	28.9%	28	15	6	4	28.5%	23	20	7	6	28.2% 0.0%
	Retail	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	of which: SME	(	0 0	(	) 0	0.0%	0	U	0	0	0.0%		0	0	0	0.0%
Germany	Secured by mortgages on immovable property	74	4 2	0	) 0	0.9%	72	4	0	0	1.1%			0	0	1.3%
	of which: SME	11	0	0	) 0	0.0%	11	0	0	0	0.0%	11	1	0	0	0.0%
	Items associated with particularly high risk	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(	0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	8	3 C	(	0 0	24.1%	8	1	0	0	24.2%	7	1	0	0	23.9%
	Standardised Total	940	33	20	16	48.1%	922	50	24	21	40.8%	910	63	26	24	37.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	nario						
				31/12/201	.8				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,306	3	1	1	22.2%	1,305	4	1	. 1	28.1%	1,303	6	2	2	31.2%
	Regional governments or local authorities	20	0	0	0	100.0%	20	0	0	0	100.0%	20	0	0	0	100.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	306	5	3	2	37.2%	299	12	5	4	31.6%	292	19	8	6	30.7%
	of which: SME	46	0	0	0	25.2%	46	1	0	0	26.1%	45	2	1	0	26.6%
	Retail	15	5	6	5	93.7%	15	5	6	5	93.4%	15	6	7	5	93.39
Hungon	of which: SME	3	1	1	1	90.3%	3	1	1	1	88.8%	3	1	1	1	88.09
Hungary	Secured by mortgages on immovable property	1	0	0	0	49.7%	1	0	0	0	49.2%	1	1	0	0	48.89
	of which: SME	0	0	0	0	94.4%	0	0	0	0	89.3%	0	0	0	0	85.09
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	C	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															(
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,648	14	10	8	57.3%	1,640	22	13	10	46.8%	1,631	31	17	13	42.4%



Raiffeisen Bank International AG

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	C	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.
	Regional governments or local authorities	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.
	Public sector entities	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.
	Multilateral Development Banks	122	2 0	0	0	0.0%	122	2 0	0	0	0.0%	122	2 (	) (	0	0.0
	International Organisations	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%		) (	) (	0	0.
	Institutions	12		0	0	34.8%	12		0	0	35.6%			0 0	(	36.:
	Corporates	19	1	0	0	54.8%	18		1	1	49.8%	18		l 1	1	1 48.
	of which: SME	18	3 0	0	0	44.4%	18	3 1	0	0	44.5%	18	3	1 1	(	44.
	Retail	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.
United Kingdom	of which: SME	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.
United Kingdom	Secured by mortgages on immovable property	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.0
	of which: SME	0	0 0	0	0	0.0%	0	0 0	0	0	0.0%		0 0	0 0	0	0.0
	Items associated with particularly high risk	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%		) (	) (	0	0.0
	Covered bonds	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	0	) (	0 0	0	0.0
	Collective investments undertakings (CIU)	0	0 0	0	0	0.0%	(	0 0	0	0	0.0%	(	) (	0 0	(	0.0
	Equity	C	0 0	0	0	0.0%	(	) 0	0	0	0.0%	(	) (	0 0	(	0.0
	Securitisation															
	Other exposures	C	0 0	0	0	0.0%	(	) 0	0	0	0.0%	(	) (	0 0	(	0.
	Standardised Total	152	1	0	0	54.7%	152	1	1	1	49.7%	151	1	1	1	48.0

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenari	io						
				31/12/201	8				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	853	2 1	0	0	22.1%	852	1	0	0	28.6%	851	2	1	0	31.29
	Regional governments or local authorities	4	4 0	0 0	0	22.9%	4	0	0	0	22.9%	4	0	0	0	22.99
	Public sector entities		2 0	0 0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Multilateral Development Banks	0	0 0	0 0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	(	0 0	) 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		3 0	0 0	0	35.0%	3	0	0	0	35.7%	3	0	0	0	36.3% 75.8%
	Corporates	97	7 93	5 75	74	79.8%	92	98	76	76	77.0%		101	77	76	75.8%
	of which: SME	34	4 13	11	11	81.0%	32	15	11	11	74.3%		16	11		71.8%
	Retail	1,142	2 167	158	126	75.6%	1,109	199	177	145	72.7%	1,079	230	194	164	71.2%
Croatia	of which: SME	88	3 16	5 16	13	85.9%	84	20	19	17	86.2%	81	23	22	20	86.6%
Ci Udlid	Secured by mortgages on immovable property	222	3 22	16	9	41.5%	218	27	17	10	37.3%	213	32	18	11	34.6%
	of which: SME	4	4 2	1	1	40.2%	4	2	1	1	41.5%	4	2	1	1	43.1%
	Items associated with particularly high risk		0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(	0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(	0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(	) (	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2.324	282	249	209	74.2%	2,281	326	270	231	70.9%	2.242	365	290	252	69.0%



# 2018 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		5	5						
Exposure values	IRB		2,483	2,483						
	Total		2,488	2,488						
	STA		4	4	4	4	4	4	4	4
REA	IRB		233	228	260	261	263	350	437	503
	Total		237	232	264	265	267	354	441	507
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	1	1	1



# 2018 EU-wide Stress Test: Risk exposure amounts Raiffeisen Bank International AG

	Actual	Restated		Baseline scenario	)	4	Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	59,897	60,108	61,057	60,664	61,357	62,672	63,854	64,575
Risk exposure amount for securitisations and re-securitisations	237	232	264	265	267	354	441	507
Risk exposure amount other credit risk	59,660	59,876	60,794	60,399	61,090	62,318	63,413	64,068
Risk exposure amount for market risk	3,706	3,706	3,706	3,706	3,706	4,465	4,469	4,472
Risk exposure amount for operational risk	8,303	8,303	8,449	8,408	8,441	8,771	8,759	9,155
Other risk exposure amounts	0	0	84	209	417	132	402	796
Total risk exposure amount	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997

#### EBA EUROPEAN BANKING AUTHORITY

#### 2018 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	12,892	12,678	12,827	12,708	12,876	11,406	10,702	10,502
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,266	9,053	9,438	9,814	10,064	8,017	7,808	7,690
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,974	5,974	5,974	5,974	5,974	5,974	5,974
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	6,154	5,921	6,402	6,768	7,080	5,081	4,881	4,806
	A.1.3	Accumulated other comprehensive income	-2,504	-2,442	-2,442	-2,442	-2,442	-2,542	-2,542	-2,542
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	62	62	62	62	-38	-38	-38
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504
	A.1.4	Other Reserves	-125	-125	-171	-217	-263	-171	-217	-263
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	444	444	414	470	454	414	451	454
	A.1.7	Adjustments to CET1 due to prudential filters	48	48	48	48	48	48	48	48
	A.1.8	(-) Intangible assets (including Goodwill)	-730	-730	-730	-730	-730	-730	-730	-730
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	-7	-7	-7	-7	-7	-7	-7
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-76	-58	-14	-14	-14	-14	-14	-14
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.259% risk weight	-37	-37	-37	-37	-37	-37	-37	-37
	A.1.14.1	Of which: from securitisation positions (-)	-37	-37	-37	-37	-37	-37	-37	-37
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-170						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	125	63	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	-23	-23	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	O
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	148	86	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

# EBA MANNAR 2018 EU-wide Stress Test: Capital

#### Raiffeisen Bank International AG

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	573	573	640	640	640	640	640	640
	A.2.1	Additional Tier 1 Capital instruments	640	640	640	640	640	640	640	640
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-68	-68	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,839	9,625	10,078	10,454	10,704	8,658	8,448	8,330
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,053	3,053	2,749	2,254	2,171	2,749	2,254	2,171
	A.4.1	Tier 2 Capital instruments	2,854	2,854	2,557	2,083	1,998	2,557	2,083	1,998
	A.4.2	Other Tire 2 Capital components and deductions	192	192	192	171	174	192	171	174
	A.4.3	Tier 2 transitional adjustments	7	7	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997
TOTAL RISK EXPOSURE AMOUNT	8.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	12.89%	12.55%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	13.68%	13.35%	13.75%	14.32%	14.48%	11.39%	10.90%	10.55%
	C.3	Total Capital ratio	17.93%	17.58%	17.50%	17.41%	17.42%	15.00%	13.81%	13.29%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,141	8,990	9,438	9,814	10,064	8,017	7,808	7,690
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	9,781	9,630	10,078	10,454	10,704	8,658	8,448	8,330
	D.3	TOTAL CAPITAL (fully loaded)	12,827	12,675	12,827	12,708	12,876	11,406	10,702	10,502
	E.1	Common Equity Tier 1 Capital ratio	12.71%	12.47%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	13.60%	13.35%	13.75%	14.32%	14.48%	11.39%	10.90%	10.55%
	E.3	Total Capital ratio	17.84%	17.58%	17.50%	17.41%	17.42%	15.00%	13.81%	13.29%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			646	646	646	646	646	646
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
	H.2	Total leverage ratio exposures (fully loaded)	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
	н.з	Leverage ratio (transitional)	6.12%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
	H.4	Leverage ratio (fully loaded)	6.08%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.09%	0.09%	0.10%	0.25%	0.25%	0.10%	0.25%	0.25%
	P.3	0-SII buffer	0.50%	0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.84%	1.84%	2.98%	4.75%	4.75%	2.98%	4.75%	4.75%
(1) Conversions not considered for CET1 com										

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



# 2018 EU-wide Stress Test: P&L

# Raiffeisen Bank International AG

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Net interest income	3,116	3,150	2,908	2,846	2,771	2,548	2,437	
Interest income	4,312	5,448	5,404	5,633	6,067	6,336	6,665	
Interest expense	-1,196	-2,298	-2,496	-2,787	-3,296	-3,788	-4,228	
Dividend income	90	90	90	90	45	45	45	
Net fee and commission income	1,687	1,629	1,567	1,517	1,537	1,407	1,302	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	89	-72	-72	-72	-72	-72	-72	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-157			
Other operating income not listed above, net	-44	-17	-17	-17	-7	-17	-17	
Total operating income, net	4,937	4,781	4,476	4,364	4,117	3,912	3,696	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-216	-516	-417	-386	-1,448	-806	-568	
Other income and expenses not listed above, net	-3,122	-3,078	-3,121	-3,156	-3,416	-3,256	-3,154	
Profit or (-) loss before tax from continuing operations	1,599	1,186	938	822	-747	-149	-26	
Tax expenses or (-) income related to profit or loss from continuing operations	-361	-356	-281	-247	0	0	0	
Profit or (-) loss after tax from discontinued operations	0							
Profit or (-) loss for the year	1,238	830	657	575	-747	-149	-26	
Amount of dividends paid and minority interests after MDA-related adjustments	234	350	290	264	93	51	49	
Attributable to owners of the parent net of estimated dividends	1,004	480	366	312	-840	-200	-75	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes	



# NING<br/>THORITY2018 EU-wide Stress Test:Major capital measures and realised losses

# Raiffeisen Bank International AG

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR		
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0		
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	500		

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



# **2018 EU-wide Stress Test**

# Information on performing and non-performing exposures<sup>1</sup>

Raiffeisen Bank International AG

		Actual							
	31/12/2017								
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing exposures <sup>3</sup>	guarantees received on non- performing exposures		
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>				
Debt securities (including at amortised cost and fair value)	19,761	0	13	13	85	0	0		
Central banks	1,172	0	0	0	0	0	0		
General governments	14,788	0	0	0	79	0	0		
Credit institutions	2,676	0	0	0	7	0	0		
Other financial corporations	619	0	12	12	0	0	0		
Non-financial corporations	506	0	1	1	0	0	0		
Loans and advances(including at amortised cost and fair value)	104,816	301	4,920	4,621	333	2,765	818		
Central banks	15,089	0	0	0	0	0	0		
General governments	822	0	1	0	0	0	0		
Credit institutions	8,914	0	20	10	1	10	0		
Other financial corporations	4,372	0	116	40	4	73	7		
Non-financial corporations	44,270	121	3,224	3,224	138	1,715	364		
Households	31,350	180	1,558	1,347	189	967	448		
DEBT INSTRUMENTS other than HFT	124,577	301	4,933	4,635	418	2,765	818		
OFF-BALANCE SHEET EXPOSURES	39,111		212	198	-93	-26	14		

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)



# **2018 EU-wide Stress Test**

# Information on performing and forborne exposures<sup>1</sup>

Raiffeisen Bank International AG

		Actual					
		31/12/2017					
		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			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	3,185	2,392	1,203	1,185	675		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	11	8	6	6	2		
Non-financial corporations	2,317	1,789	875	864	234		
Households	856	596	322	315	440		
DEBT INSTRUMENTS other than HFT	3,185	2,392	1,203	1,185	675		
Loan commitments given	67	21	-3	-3	4		

<sup>1</sup> 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