

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



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	10,408	10,862	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,408	10,862	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,635	12,092	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	11,635	12,092	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,666	14,032	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,666	14,032	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	77,821	77,882	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	77,821	77,882	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.37%	13.95%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.37%	13.95%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.95%	15.53%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.95%	15.53%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.56%	18.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.56%	18.02%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	177,069	178,223	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.57%	6.78%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,635	12,092	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	11,545	12,001	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	177,069	178,223	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	177,069	178,223	C 47.00 (r290,c010)	CRR
<b>C.1</b>	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.7%	C 47.00 (r330,c010)	



			As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	13,666		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	10,408		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,974		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	7,666		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income				
	A.1.3		-2,652		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-235		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	457		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	457		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-704		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	-9		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-18	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-18	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-68	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,228	1,230	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,137	1,139	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	90	90	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,635	12,092	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,030	1,940	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,794	1,698	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	236		C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	77,821	77,882	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	9	16	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.37%	13.95%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.95%	15.53%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.56%	18.02%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,408	10,862	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.38%	13.95%	[D]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-
				1	<u> </u>	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

	RW.	ls	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	64,842	64,874	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] - C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	25,166	25,191	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	33,139	32,673	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	6,111	6,547	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	426	462	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,080	978	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	218	223	C 02.00 (R640, c010)
Settlement risk	164	44	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	688	653	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,160	3,309	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,913	2,024	C 02.00 (R530, c010)
Of which IMA	1,247	1,285	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	7,670	7,802	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,593	3,694	C 02.00 (R610, c010)
Of which advanced measurement approach	4,077	4,108	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	77,821	77,882	



	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	3,764	5,048
Of which debt securities income	299	396
Of which loans and advances income	3,047	4,107
Interest expenses	1,232	1,638
(Of which deposits expenses)	580	791
(Of which debt securities issued expenses)	202	265
(Expenses on share capital repayable on demand)	0	0
Dividend income	42	47
Net Fee and commission income	1,291	1,780
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	19	36
Gains or (-) losses on financial assets and liabilities held for trading, net	-459	-331
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	48	69
Gains or (-) losses from hedge accounting, net	-7	3
Exchange differences [gain or (-) loss], net	323	244
Net other operating income /(expenses)	-92	16
TOTAL OPERATING INCOME, NET	3,696	5,274
(Administrative expenses)	2,009	2,840
(Depreciation)	271	377
Modification gains or (-) losses, net	-1	-2
(Provisions or (-) reversal of provisions)	44	149
(Commitments and guarantees given)	-3	44
(Other provisions)	47	105
Of which pending legal issues and tax litigation <sup>1</sup>		119
Of which restructuring <sup>1</sup>		23
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	84	192
(Financial assets at fair value through other comprehensive income)	1	0
(Financial assets at amortised cost)	84	192
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	35	163
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	47	160
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,294	1,703
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	981	1,297
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	981	1,297
Of which attributable to owners of the parent	875	1,164

<sup>(1)</sup> Information available only as of end of the year

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



#### **Total Assets: fair value and impairment distribution**

(mln EUR)	Į.	As of 30/09/201	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	20,568				24,288				IAS 1.54 (i)
Financial assets held for trading	4,260	1,697	2,554	9	4,176	1,903	2,274	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	499	194	15	290	655	303	25	328	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	3,211	3,160	51	0	2,277	2,232	45	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,920	4,116	607	197	4,782	3,914	681	187	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	111,476				110,293				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	571	0	571	0	402	0	402	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	72				-5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,913				5,017				
TOTAL ASSETS	150,490				151,886				IAS 1.9(a), IG 6

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

(mln	EUR)		As of 30/09/2019								As of 31/12/2019					
		Gross carrying amount				Accumulated impairment			Gross carrying amount Accui				ment			
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References		
Financial assets at fair value	Debt securities	4,646	46	0	-4	-1	0	4,448	107	0	-1	-1	0	Annex V.Part 1.31, 44(b)		
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at amortised	Debt securities	9,692	362	0	-5	-5	0	9,673	245	0	-4	-5	0	Annex V.Part 1.31, 44(b)		
cost	Loans and advances	89,310	11,613	2,896	-185	-330	-1,873	87,587	12,248	2,862	-179	-337	-1,797	Annex V.Part 1.32, 44(a)		

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



#### **Breakdown of liabilities**

Raiffeisen Bank International AG

#### (mln EUR)

	Carrying	) amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	6,071	5,788	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,922	1,843	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	127,288	128,726	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	364	282	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5	-36	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	877	1,007	IAS 37.10; IAS 1.54(I)
Tax liabilities	91	63	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	548	499	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
TOTAL LIABILITIES	137,155	138,172	IAS 1.9(b);IG 6

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

#### (mln EUR)

	(mln EUR)			_
		Carrying	g amount	
Breakdown of financial lia	ibilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		2,834	2,215	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	121	75	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIOLIS	Debt securities	205	285	Annex V.Part 1.31
	Central banks	1,973	2,462	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	14	28	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,072	3,230	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	951	960	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	25,490	21,049	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	6,142	3,596	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,332	11,211	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,143	4,709	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,300	34,572	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	23,649	24,938	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,549	46,803	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	29,630	31,420	Annex V.Part 1.42(f), 44(c)
Debt securities issued		13,771	13,789	Annex V.Part 1.37, Part 2.98
Of which: S	Subordinated Debt securities issued	2,861	2,867	Annex V.Part 1.37
Other financial liabilities		996	947	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		135,644	136,639	



#### **Market Risk**

Raiffeisen Bank International AG

							Rameis	CII DUIIN I	incinationa	17.0											
	SA				1	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR	(Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE		PRICE RISKS CHARGE FOR			VaR (Memor	andum item)	STRESSED VaR (Men	morandum item)	DEFAU MIGRATI	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	: FLOOR	12 WEEKS AVERAGE MEASURE	MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt <sup>.</sup> 1)	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
, ,	As of 30/09/2019	As of 31/12/2019			As of 30	/09/2019									As of 31/12	2/2019					
Traded Debt Instruments	1,430	1,567	14	4 80	26			T T		T		14	5	76	29						
Of which: General risk	621			4 80	26							14	5	76	29						
Of which: Specific risk	808	8 867	0	0 0	0							0	0	0	0						
Equities	146	5 158	0	0 0	0							0	0	0	0						
Of which: General risk	37	7 42	0	0	0							0	0	0	0						
Of which: Specific risk	63	3 65	0	0	0							0	0	0	0						
Foreign exchange risk	324	4 289	5	1 16	4							4	1	14	3						
Commodities risk	12	2 8	0	0 0	0							0	0	0	0						
Total	1,912	2,023	16	5 84	27	0	0		0	0	1,247	17	5	86	32	0	0	0	0	0	1,285

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



Credit Risk - Standardised Approach

Raiffeisen Bank International AG

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	19,100	21,090	911		23,464	25,367	956	
	Regional governments or local authorities	1,634	1,616	101		1,246	1,249	101	
	Public sector entities	740	853	28		268	386	28	
	Multilateral Development Banks	1,058	1,751	0		992	1,703	0	
	International Organisations	955	955	0		688	687	0	
	Institutions	1,938	1,913	212		1,837	1,804	227	
	Corporates	7,536	5,626	5,341		7,636	5,788	5,506	
	of which: SME	2,625	2,007	1,733		2,523	1,968	1,699	
	Retail	9,913	7,645	5,486		10,386	7,962	5,718	
Consolidated data	of which: SME	1,687	1,387	793		1,734	1,423	815	
Consolidated data	Secured by mortgages on immovable property	13,514	13,280	7,422		13,597	13,390	7,455	
	of which: SME	945	920	399		961	936	404	
	Exposures in default	1,044	376	423		1,078	419	479	652
	Items associated with particularly high risk	70	70	102		101	93	139	
	Covered bonds	82	82	13		86	86	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	168	168	85		159	159	75	
	Equity	1,138	1,138	1,862		1,151	1,151	1,816	
	Other exposures	8,438	8,436	3,247		7,930	7,927	2,770	
	Standardised Total <sup>2</sup>	67,329	65,000	25,234	917	70,619	68,170	25,281	896

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position.

					Standardise	d Approach			
			As of 30	/09/2019			As of 31/	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	7,067	8,454			10,034	11,321	0	
	Regional governments or local authorities	162 367	185 362			154	180	0	
	Public sector entities  Multilateral Development Banks	367	302			/	2	0	
	International Organisations		(			0	0	0	
	Institutions	1,085	1,091	53		930	960	43	
	Corporates	831	695			845	708		
	of which: SME	123	90	81		110	83		
	Retail	423	358	269		450	379	284	
AUSTRIA	of which: SME	0	(	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	6,367	6,244			6,367	6,260		
	of which: SME	292	285	87		292	287	88	
	Exposures in default	36	18	18	18	33	21	21	12
	Items associated with particularly high risk Covered bonds	31	3]	46		64	58	8/	
	Claims on institutions and corporates with a ST credit assessment	28	20	5		31	31	5	
	Collective investments undertakings (CIU)	164	164	81		154	154	71	
	Equity	949	949	1,525		988	988		
	Other exposures	3,639	3,638			3,338	3,338		
	Standardised Total <sup>2</sup>	,,,,,,	,,,,,		34				28

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach						
			As of 30	/09/2019		As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	20	20	10		21	21	10				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0			0	0	0				
	Institutions	3	3	3		16	16	16				
	Corporates	524	458			531 260	471 225	434 188				
	of which: SME  Retail	253 3,502	218				2,832					
RUSSIAN	of which: SME	3,302	2,712 37			3,638	2,032	2,117				
	Secured by mortgages on immovable property	1,564	1,563			1,643	1,637					
FEDERATION	of which: SME	146	1,303	I .		155	1,057					
	Exposures in default	147	37	44	109	160	45	48				
	Items associated with particularly high risk	11/0	0	)	103	0	0	l n				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	C	0		0	0	0				
	Other exposures	726	726	357		749	749	304				
	Standardised Total <sup>2</sup>				161							

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

As of 30/09/2019   As of 31/12/2019   As of 31/12/2019			l credit risk adjustments.		, , , , , , , , , , , , , , , , , , ,										
Central governments or central banks   4,794   4,837   0   5,111   5,152   0     Public sector entitles   0   0   0   0   0   0     Institutions   3   3   1   3   3   1     Corporates   6,26   533   497   588   534   498     Of which: SNE   3,000   3,0				As of 30/09/2019  Risk exposure amount  Value adjustments and provisions <sup>2</sup> Original Exposure  Exposure Value <sup>1</sup> Risk exposure amount  Value adjustments and provisions <sup>2</sup> Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount  Value  4,837  0  1  1  0  1  1  1  1  0  14  3  0  0  14  3  0  0  0  0  0  0  0  0  0  0  0  0											
Central governments or central banks   4,794   4,837   0   5,111   5,152   0		As of 30/09/2019 As of 31/12/2019													
Central governments or central banks   4,794   4,837   0   5,111   5,152   0     Regional governments or local authorities   1   1   1   0   1   1   1   0     Public sector entities   0   14   3   0   14   3   0   14   3   0   14   3     Multilateral Development Banks   0   0   0   0   0   0   0   0   0	Origina	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>						
Regional governments or local authorities   Public sector entities   1	(mln EUR, %)														
Public sector entities		4,794	4,837	0		5,111	5,152	. 0							
Multilateral Development Banks   0   0   0   0   0   0   0   0   0		1	1	0		1	1								
CZECH REPUBLIC   International Organisations   0   0   0   0   0   0   0   0   0		0	14	3		0	14	3							
Institutions		0	0	0		0	0	0							
CZECH REPUBLIC  COVERIAN SIME  Secured by mortgages on immovable property  1,068 1,052 348 322 184 353 352 190 407 67 which: SME  Secured by mortgages on immovable property  1,068 1,052 385 1,123 1,109 407 67 which: SME  Exposures in default 110 110 32 118 118 118 35 146 29 31 14 which is a special and a		0	0	0		0	0	0							
CZECH REPUBLIC  Retail  Of which: SME  Secured by mortgages on immovable property  Of which: SME  Secured by mortgages on immovable property  Of which: SME  Exposures in default  Items associated with particularly high risk  Covered bonds  Collective investments undertakings (CIU)  Equity  To the covered bonds  Covere		3	3	1		3	3	1							
CZECH REPUBLIC   Retail   1,368   1,032   716   1,396   1,062   737   1,062   737   1,062   1,062   1,062   1,062   1,063   1,062   1,063   1,062   1,063   1,062   1,063   1,062   1,063   1,063   1,062   1,063															
CZECH REPUBLIC         of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of such sacrations of sacrations of sacrations and sacrations sacrations of sacrations of sacrations and sacra	n: SME														
CZECH REPUBLIC   Secured by mortgages on immovable property   1,068   1,052   385   1,123   1,109   407						1,396									
of which: SME  Exposures in default  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  110  110  110  32  31  118  35  31  31  46  21  20  31  21  20  31  20  31  20  31  20  31  31  31  31  31  31  31  31  31  3															
Exposures in default  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  32  33  46  28  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  20  31  31  31  31  31  31  31  31  31  3															
Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  31 32 33 34 35 37 37 38 38 39 30 30 30 30 30 30 30 30 30 30 30 30 30		110	110	32	22	118	118								
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity  17 17 2 18 19 2 19 4 17 17 2 18 19 4 19 19 19 19 19 19 19 19 19 19 19 19 19		05	29	32	33	6 <del>4</del>	28	31							
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  O  O  O  O  O  O  O  O  O  O  O  O  O		31	31 <sub>17</sub> 1	46		21	20	31							
Collective investments undertakings (CIU)  Equity  0  0  0  0  0  0  4  4  5		17	1/	2		1/	1/								
<b>Equity</b> 3 3 5		U O	U O	0		U	0	U							
	investments undertakings (CIO)	0	اں ء	U		U	0	U E							
Other exposures 3/3 3/2 200 309 307 230	ocuroc	3	ر ا د <del>ر</del> د	ت محر		200	<del>1</del> 707	2 250							
Standardised Total <sup>2</sup>		3/3	3/2	208			387	238							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total<sup>2</sup>

### **Spring 2020 EU-wide Transparency Exercise**

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

					Standardise	d Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	1,561	1,559	0		2,102	2,100	0			
	Regional governments or local authorities	10	10	2		10	10	2			
	Public sector entities	0	3	0		0	2	2 0			
	Multilateral Development Banks	0	0	0		0	C	0			
	International Organisations	0	0	0		0	0				
	Institutions	8	8	2		/	7	2			
	Corporates	396 189	332 177	305		405	358 181				
	of which: SME  Retail	725	575	150 364		191 752	599				
	of which: SME	447	373 374	214		455	380				
SLOVAKIA	Secured by mortgages on immovable property	67	5/7	29		69	67	31			
	of which: SME	61	60	27		65	63	29			
	Exposures in default	41	15	18	26	45	17	20			
	Items associated with particularly high risk	0	0	0		0	0	)			
	Covered bonds	o	0	0		0	C	0			
	Claims on institutions and corporates with a ST credit assessment	o	0	0		0	C	0			
	Collective investments undertakings (CIU)	0	0	0		0	C	0			
	Equity	75	75	187		49	49	122			
	Other exposures	406	406	328		416	416	323			
	Standardised Total <sup>2</sup>				37						

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

exposured general areas and and areas and areas and areas and areas and areas and areas areas and areas area	
Standardis	sed Approach
As of 30/09/2019	As of 31/12/2019

			As of 30/	09/2019			As of 31/	12/2019	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,041	1,341	0		1,236	1,538	0	
	Regional governments or local authorities	221	202	40		225	204	41	
	Public sector entities	10	10	10		10	10	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		4	4	1	
	Corporates	950	554	540		1,014	572	557	
	of which: SME	105	101	86		104	101	86	
	Retail	113	107	62		115	109	64	
ROMANIA	of which: SME	99	95	54		97	93	53	
KONANIA	Secured by mortgages on immovable property	13	13	5		17	17	9	
	of which: SME	5	5	2	_	5	5	2	
	Exposures in default	9	3	4	5	13	6	8	4
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	U O	0	0		U	0	0	
	Collective investments undertakings (CIU)	0 4	4	0 4		4	4	0 4	
	Equity	<u> </u>	<del>1</del> 5	- <del>-</del>		7 5	7 5		
	Other exposures	806	806	255		722	722	163	
	Standardised Total <sup>2</sup>	000	000	233	8	722	722	103	9

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

		(2) Total value adjustments and exposures, but includes genera	provisions per country of coun		uritisation exposures, additional v			related to the	
					Standardise	d Approach			
			As of 30	09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1,275	1,391	C		1,419	1,575	5	
	Regional governments or local authorities	44	29	6		26	30	) 6	5
	Public sector entities	13	2	C		0	0		
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations Institutions	0	0	17		U E1	0	23	
	Corporates	308	276	268		250	219		
	of which: SME	52	52	45		52	52	211	
	Retail	94	24	17		182	52 57	42	
LUINGADY	of which: SME	23	4	2		27	4	1 2	
HUNGARY	Secured by mortgages on immovable property	84	79	29		18	16	$\epsilon$	
	of which: SME	2	1	C		2	1	.  (	
	Exposures in default	11	2	2	9	59	51	L 77	8
	Items associated with particularly high risk	0	0	C		2	2	2	2
	Covered bonds	0	0	0		0	0	)	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	)	
	Collective investments undertakings (CIU)	0	0	0		0	0	) (	
	Equity	51	51	65		51	51	53	-
	Other exposures	396	396	84		428	428	85	

15 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for sect	untisation exposures, additional v	aluation aujustments (AVAS) and	d other own fullus reductions	elated to trie	
					Standardise	d Approach			
			As of 30/09/2019  As of 31/12/2019  Value adjustments and						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	245 0 0 215	1,141 245 0 0 210	0 0 0 0 36		144 0 0 180	779 144 0 0 171	0 0 0 0 0 44	
GERMANY	Retail of which: SME  Secured by mortgages on immovable property of which: SME  Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	2 0 66 10 14 0 0 0 0	2 0 67 11 6 0 0 0 0	1 0 27 3 6 0 0 0 0	8	4 0 62 14 13 7 0 0 0	2 0 61 14 5 4 0 0 0	2 0 24 4 5 7 0 0 0	•
	Other exposures Standardised Total <sup>2</sup>	13	13	13	10	12	12	12	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



**Credit Risk - Standardised Approach** 

Raiffeisen Bank International AG

					Standardise	d Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	799	799	7		997	997	7	
	Regional governments or local authorities	4	2	2		5	3	2	
	Public sector entities	2	2	2		5	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		6	5	2	
	Corporates	143	115			128	104	98	
	of which: SME	61	49	_		4/	40	34	
	Retail	1,423	1,200	883		1,505	1,238		
CROATIA	of which: SME	125	96	55		135	104		
	Secured by mortgages on immovable property	388	380	147		417	411	163	
	of which: SME	103	23	2	70	00	27	20	
	Exposures in default	102	23	25	/8	98	2/	28	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	1	2		0	1	2	
	Other exposures	401	401	241		352	352	200	
	Standardised Total <sup>2</sup>	701	701	271		332	332	200	10

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and perposures, but includes genera	provisions per country of count I credit risk adjustments.	terparty excludes those for secu	uritisation exposures, additional v	valuation adjustments (AVAs) an	d other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	492	502	(		639	648	C	
	Regional governments or local authorities	17	14	6		15	13	5	
	Public sector entities	0	0	(		0	0		
	Multilateral Development Banks	0	0			0	0		
	International Organisations Institutions	U	0			٥	0		
	Corporates	170	164	151		174	169	157	
	of which: SME	170 Q1	86	73		01	103 87	76	
	Retail	94	69			96	71	48	
	of which: SME	40	33	10		39	32	18	
BULGARIA	Secured by mortgages on immovable property	15	14			19	18	10	
	of which: SME	3	2			2	2	1	
	Exposures in default	7	2	2	2 5	8	3	]	5
	Items associated with particularly high risk	0	0			0	0	C	
	Covered bonds	0	0			0	0	C	
	Claims on institutions and corporates with a ST credit assessment	0	0	(		0	0	0	
	Collective investments undertakings (CIU)	0	0	(		0	0	C	
	Equity	0	0	(		0	0	C	
	Other exposures	193	193	70		170	170	56	
	Standardised Total <sup>2</sup>				8				9

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general			Standardise	ed Approach			
			As of 30	/09/2019			As of 31/	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	32	32	. 3		32	32	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	(	0		0	0	0	
	Multilateral Development Banks	0	(	0		0	0	0	
	International Organisations	0	(	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates	26	23	23		26	23	23	
	of which: SME	4	4	4		4	4	4	
	Retail	227	222			220	215		
POLAND	of which: SME	60	57			55	53		
FOLAND	Secured by mortgages on immovable property	2,666	2,620	3,383		2,612	2,571	3,349	
	of which: SME	26	25			23	22	23	
	Exposures in default	248	103	115	145	248	87	93	
	Items associated with particularly high risk	0	C	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	0	
	Collective investments undertakings (CIU)	0	C	0		0	0	0	
	Equity	0	(	1		0	0	1	
	Other exposures	56	56	94		7	7	7	
	Standardised Total <sup>2</sup>				197				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

IRB Total

### **Spring 2020 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**Raiffeisen Bank International AG

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	al Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	– Value <sup>1</sup>		Of which: defaulted	and provisi
	Central banks and central governments	7,571	0	6,867	1,760	0	1	7,832	0	7,134	1,817	0	1
	Institutions	9,282	6	7,669	1,587	0	7	8,162	1	6,471	1,457	0	1
	Corporates	77,381	1,565	52,820	30,804	0	1,008	78,182	1,437	52,483	30,287	0	957
	Corporates - Of Which: Specialised Lending	6,214	336	5,628	3,623	0	115	5,334	269	4,819	3,261	0	144
	Corporates - Of Which: SME	9,975	231	6,428	5,202	0	177	10,037	218	6,213	5,086	0	154
	Retail	19,768	516	18,602	6,111	263	524	20,242	611	19,122	6,547	291	577
	Retail - Secured on real estate property	12,159	267	11,762	2,428	146	221	12,580	282	12,184	2,726	148	242
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	225	6	214	122	4	9	239	9	226	168	10	12
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	11,933	261	11,549	2,306	143	212	12,342	272	11,958	2,558	138	231
	Retail - Qualifying Revolving	1,921	23	1,315	277	5	32	1,969	29	1,410	296	8	32
	Retail - Other Retail	5,689	226	5,524	3,405	112	271	5,693	300	5,527	3,525	135	303
	Retail - Other Retail - Of Which: SME	932	35	872	447	16	38	948	48	885	521	28	44
	Retail - Other Retail - Of Which: non-SME	4,757	191	4,652	2,959	96	233	4,745	252	4,642	3,004	107	259
	Equity	286	1	286	426	0		299	1	299	462	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>			40,688							40,570		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution eff (2) IRB Total does not include the Securitisation position.

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	<b>─</b> Value¹		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provis
	Central banks and central governments	0	0	9	1	0	0	0	0	15	1	0	0
	Institutions	2,879	0	2,331	356	0	0	2,397	0	1,738	210	0	0
	Corporates	15,898	223	9,384	3,785	0	124	14,969	151	8,517	3,413	0	116
	Corporates - Of Which: Specialised Lending	710	54	675	381	0	3	564	2	526	406	0	9
	Corporates - Of Which: SME	63	1	43	29	0	0	58	1	29	24	0	0
	Retail	2	0	2	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	5	0	4	1	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	5	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	136	0	136	207	0	0	140	0	140	218	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach As of 30/09/2019 As of 31/12/2019 Value adjustments Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Value adjustments Value<sup>1</sup> and provisions Of which: Of which: defaulted Of which: Of which: defaulted (mln EUR, %) defaulted defaulted Central banks and central governments 2,096 2,250 11,598 12,521 8,758 4,532 4,579 Corporates - Of Which: Specialised Lending 239 57 239 183 955 Corporates - Of Which: SME 1,474 871 1,559 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME RUSSIAN FEDERATION Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	osure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	349	0	510	54	0	0	145	0	256	39	0	0
	Corporates	6,622	74	4,097	3,254	0	56	6,588	64	3,715	3,005	0	46
	Corporates - Of Which: Specialised Lending	1,243	4	1,103	744	0	6	910	4	746	508	0	5
	Corporates - Of Which: SME	1,861	11	1,227	1,092	0	11	1,885	14	1,220	1,101	0	12
	Retail	5,214	86	4,872	1,364	12	96	5,422	128	5,134	1,457	13	124
	Retail - Secured on real estate property	3,713	32	3,619	727	3	36	3,855	61	3,766	736	5	57
CZECH DEDIED IC	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	3,713	32	3,619	727	3	36	3,855	61	3,766	736	5	57
	Retail - Qualifying Revolving	572	10	360	83	1	11	587	10	426	91	2	11
	Retail - Other Retail	929	45	894	554	7	49	980	57	943	630	7	56
	Retail - Other Retail - Of Which: SME	426	19	390	199	4	20	445	24	408	278	5	22
	Retail - Other Retail - Of Which: non-SME	503	26	503	355	4	29	535	33	535	352	2	34
	Equity	2	0	2	4	0	0	2	0	2	4	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure¹	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	16	0	16	1	0	0	16	0	16	1	0	0
	Institutions	180	0	181	21	0	0	143	0	143	12	0	0
	Corporates	5,278	88	3,419	2,339	0	60	5,044	86	3,102	2,120	0	60
	Corporates - Of Which: Specialised Lending	1,053	29	859	542	0	25	756	31	612	402	0	27
	Corporates - Of Which: SME	1,274	28	710	550	0	22	1,259	24	654	519	0	21
	Retail	6,621	109	6,441	1,180	28	97	6,727	114	6,547	1,400	31	101
	Retail - Secured on real estate property	5,268	59	5,266	680	13	47	5,379	59	5,377	850	15	48
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SLOVANIA	Retail - Secured on real estate property - Of Which: non-SME	5,268	59	5,266	680	13	47	5,379	59	5,377	850	15	48
	Retail - Qualifying Revolving	283	6	187	31	2	6	289	6	194	37	2	6
	Retail - Other Retail	1,071	45	989	468	13	43	1,059	49	977	513	14	46
	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	1,071	45	988	468	13	43	1,059	49	977	513	14	46
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

**Credit Risk - IRB Approach**Raiffeisen Bank International AG

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure¹	Exposure	Risk exp	oosure amount	Value adjustments	Origina	al Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	– Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	1,061	0	1,077	89	0	0	1,058	0	1,074	89	0	0
	Institutions	78	0	46	8	0	0	74	0	24	5	0	0
	Corporates	3,695	139	2,712	2,012	0	83	3,540	134	2,507	1,977	0	84
	Corporates - Of Which: Specialised Lending	939	47	871	549	0	22	948	41	895	580	0	27
	Corporates - Of Which: SME	1,333	38	848	686	0	25	1,359	45	823	657	0	22
	Retail	4,009	159	3,493	1,523	123	157	4,098	177	3,573	1,428	126	173
	Retail - Secured on real estate property	1,487	100	1,202	413	99	69	1,547	83	1,259	417	83	69
$D \cap M \wedge N \cap A$	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	1,487	100	1,202	413	99	69	1,547	83	1,259	417	83	69
	Retail - Qualifying Revolving	883	4	654	125	1	11	906	9	674	122	3	10
	Retail - Other Retail	1,639	55	1,637	986	23	77	1,645	85	1,640	889	41	93
	Retail - Other Retail - Of Which: SME	276	11	274	149	7	13	281	15	277	116	7	13
	Retail - Other Retail - Of Which: non-SME	1,363	44	1,363	837	15	64	1,363	70	1,363	773	34	80
	Equity	4	0	4	7	0	0	4	0	4	8	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure <sup>1</sup>	Exposure	Risk exp	posure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	— Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	245	0	248	50	0	0	219	0	223	44	0	0
	Institutions	437	0	419	54	0	0	487	0	463	69	0	0
	Corporates	4,062	60	2,381	1,712	0	45	4,126	71	2,396	1,683	0	41
	Corporates - Of Which: Specialised Lending	671	7	641	451	0	5	731	8	694	490	0	7
	Corporates - Of Which: SME	641	43	364	239	0	31	634	23	347	252	0	15
	Retail	879	69	854	528	36	58	956	71	934	567	51	61
	Retail - Secured on real estate property	541	58	541	257	26	45	652	56	652	292	30	47
	Retail - Secured on real estate property - Of Which: SME	11	1	11	7	0	1	11	1	11	11	0	1
HUNGARY	Retail - Secured on real estate property - Of Which: non-SME	530	57	530	250	26	44	641	55	641	281	30	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	337	11	313	271	10	13	304	15	282	274	21	14
	Retail - Other Retail - Of Which: SME	102	3	97	54	4	3	102	6	96	73	14	4
	Retail - Other Retail - Of Which: non-SME	235	8	216	216	6	10	202	8	185	202	8	10
	Equity	6	0	6	15	0	0	6	0	6	17	0	0
	Other non credit-obligation assets												
	IRB Total												

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

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure¹	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	109	0	109	0	0	0	105	0	105	0	0	0
	Institutions	846	0	792	236	0	0	778	0	728	250	0	0
	Corporates	5,028	87	4,803	2,516	0	49	5,589	135	4,932	2,656	0	75
	Corporates - Of Which: Specialised Lending	429	0	427	301	0	1	214	0	213	159	0	1
	Corporates - Of Which: SME	107	0	318	221	0	1	70	0	76	49	0	0
	Retail	11	0	10	3	0	0	9	0	9	3	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	8	0	7	2	0	0
CEDMANY	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	8	0	8	2	0	0	8	0	7	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	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	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	12	0	12	15	0	0	11	0	11	15	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach As of 30/09/2019 As of 31/12/2019 Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Value adjustments Exposure Exposure adjustments Value<sup>1</sup> Value<sup>1</sup> and and provisions Of which: Of which: Of which: Of which: (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 323 352 Institutions 12 10 1,895 1,102 1,906 1,055 82 667 673 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 303 532 512 39 204 44 312 206 29 Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 0 CROATIA Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk exp	oosure amount	Value adjustments	Origina	l Exposure <sup>1</sup>	Exposure	Risk exp	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	<b>─ Value</b> <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	269	0	269	22	0	0	302	0	302	24	0	0
	Institutions	42	0	41	8	0	0	23	0	22	5	0	0
	Corporates	2,234	37	1,585	1,189	0	22	2,296	32	1,601	1,224	0	24
	Corporates - Of Which: Specialised Lending	238	11	211	144	0	0	250	11	225	154	0	6
	Corporates - Of Which: SME	876	2	626	453	0	3	849	2	595	421	0	3
	Retail	1,637	37	1,563	670	11	48	1,692	50	1,616	798	28	52
	Retail - Secured on real estate property	874	17	862	304	5	21	923	21	910	397	15	20
	Retail - Secured on real estate property - Of Which: SME	214	5	202	114	3	8	227	8	215	157	10	11
BULGARIA	Retail - Secured on real estate property - Of Which: non-SME	660	12	660	189	1	13	696	12	695	240	5	9
	Retail - Qualifying Revolving	94	2	52	19	0	3	98	2	55	20	0	3
	Retail - Other Retail	669	17	648	347	6	24	671	28	652	381	12	30
	Retail - Other Retail - Of Which: SME	128	2	111	44	1	2	120	4	104	54	2	5
	Retail - Other Retail - Of Which: non-SME	541	16	538	304	5	22	551	24	548	326	10	25
	Equity	4	0	4	4	0	0	4	0	4	4	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure <sup>1</sup>	Exposure	Risk expo	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	424	0	424	23	0	0	476	0	476	25	0	0
	Institutions	275	0	188	32	0	0	259	0	177	25	0	0
	Corporates	497	86	467	272	0	46	492	78	467	257	0	45
	Corporates - Of Which: Specialised Lending	212	67	207	104	0	41	201	59	196	85	0	39
	Corporates - Of Which: SME	0	0	2	1	0	0	13	0	13	16	0	0
	Retail	11	0	10	4	0	0	10	0	9	4	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	6	0	6	1	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	7	0	7	1	0	0	6	0	6	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	3	0	3	3	0	0	3	0	3	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	3	0	0	3	0	3	3	0	0
	Equity	1	0	1	3	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 31/12/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	42 360 35 2 640 242 93	42 352 35 2 640 242 93	0 3 0 0 0 4 0	0 0 0 0 544 54 0	7 0	42 311 2 2 70 176 91		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total  [ 0 - 3M [	Belgium	1,412 2 0 0 0 0 0 59	2 0 0 0 0 0 59 0	0 0 0 0 0 0	598 0 0 0 0 0 0	0 0 0 0 0 3 0	2 0 0 0 0 0 56 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria	61 43 14 73 98 154 85	43 14 73 98 154 85	1 0 0 5 15 7 1	0 0 0 0 0 0	16 3 18 48 34 16 0	26 11 55 45 105 62 0		O         O           O         O           O         O           O         O           O         O           O         O           O         O           O         O           O         O           O         O           O         O	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [ 0 - 3M [	Cyprus	467	467	28	0	135	304		0	0	0	0	0	30
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Czech Republic	139 56 176 160 134 354 151	139 55 176 160 134 354 151	1 8 0 6 0 1 4 <b>20</b>	138 0 5 91 11 53 0	0 32 0 0 54	0 48 138 63 122 246 147		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Denmark	1,169	1,108	20	298	86	704			Ü	U	U	U	U
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	nal AG						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			T-1-1											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at		Notice of control	6	Netherstein			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	0	0	0	0	0		0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0		0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Finland	0 0 21	0 0 21	0	0	0	0 0 21		0 0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		0	0	0	0	0 0	0	C	0 0	0	0	0 <b>0</b>	0	4
[ 0 - 3M [ [ 3M - 1Y [		0 80	0 80	0	0	0 10	0 70		0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	France	12 27	12 27	0	0	10 11	2 16			0	0	0 0	0	
[ 0 - 3M [		14 8	14 8	9	0	5	0	(	0 0	0	0	0	0	
		141 84 154		17 0 0	0 0	26 3	<b>88</b> 58 50		<b>0</b>	0 0 0	0 0	<b>0</b> 0	<b>0</b>	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany	9	9 127	0	0 0	9 22	0 105		0 0	0	0	0	0	
[ 3M - 1Y [	Germany	225 453 23	225 453 23	23 29	71 147	8	123 278 23		0 0	0	0	0	0	
i lotai		<b>1,075</b>	<b>1,075</b>	<b>51</b>	318 0	<b>69</b>	<b>637</b>	C	<b>o o o</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	0
[ 0 - 3M [		66 40	60 40	7 6	0	39 33 137	19 1		0 0	0	0	0	0	
[3Y - 5Y [ [3Y - 10Y [	Croatia	169 30	169 30	26 25	0	106 5	37 0			0	0	0	0	
Total		7 <b>635</b>	7 <b>629</b>	7 <b>89</b>	0	367	1 178	C	0 0	0	0	0 <b>0</b>	0	40
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Greece													
I I Ofal														
[ 0 - 3M [		42 224		4 8	0 2	28 89	10 125	(	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Hungary	137 196	137 196 298	5 18	0 56	24 96	109 27		0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more		234 130 <b>1,261</b>	234	28 54	0	136 73 <b>675</b>	69 1		0 0	0	0	0	0	
[ 0 - 3M [		1,261 0	1,252 0	124 0	65 0	<b>675</b>	395 0	0	<b>0</b> 0 0	0	0	0	0	43
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		79 0 20	79 0 20	0 0 0	79 0 0	0 0 20	0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[3Y - 5Y [ [5Y - 10Y [	Ireland	6 30	6 30	0 0	0	6 5	0 25		0 0	0	0 0	0	0	
[10Y - more Total [ 0 - 3M [		0 136 60	0 136	0 <b>0</b>	0 <b>79</b>	32 30	0 <b>25</b> 30	( )	0 0	0 0	0 0	0 <b>0</b>	0 <b>0</b>	0
[ 3M - 1Y [ [ 1Y - 2Y [		30 25	30 25	0 0	0 0	30 0	0 25			0 0	0 0	0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Italy	0	0 0	0	0	0	0		0 0	0	0	0	0	
Total		0 0 <b>115</b>	0 0 115	0 0	0	60	0 0 <b>55</b>	(	0 0	0	0	0 0 <b>0</b>	0	0
[ 0 - 3M [		10	10 3	10 6	0	0	0		0 0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latvia	3 0 n	3 0 n	3 0 n	0 0	0	0 0			0 0	0 0	0 0 0	0 0 n	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		0	0	0	0	0	0	(	0 0	0	0	0	0	
Total		19	17	19	0	0	0	]	0	0	0	0	0	0



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	nal AG						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Flatality	country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	rvotional amount	carrying amount	Hotional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		29 0	27	5 0	0	9	15 0		0 0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania	0 9	0 9	0	0	0	0 9		0 0 0	0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		4 0 <b>43</b>	4 0 <b>41</b>	4 0 <b>10</b>	0 0	0 0 9	0 0 <b>24</b>		0 0 0	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0	3
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Luxembourg													
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Malta													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [		25 0 0	25 0 0	0 0	0 0	0 0	25 0 0		0 0 0	0	0 0	0 0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Netherlands	0	0	0	0	0	0		0 0 0	0	0	0	0	
Total		0 0 25	0 0 <b>25</b>	0 0	0 0	0	0 0 <b>25</b>		0 0	0	0	0 0 <b>0</b>	0 0	0
[ 0 - 3M [		0 232 125	0 223 125	0 11 7	0 198 97	0 17 0	0 6 21		0 0 0	0 0	0 0	0 0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Poland	56 17	56 17	6	0	18	32 12		0 0 0	0	0	0	0	
		0 524	95 0 <b>515</b>	0 27	0 295	0 46	0 157		0 0 0 0	0 0	0 0	0 0	0 0	28
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Portugal													
[ 0 - 3M [														
[ 0 - 3M [		66 265 282	66 230 279 162	12 27 32	4 0	26 148 168	28 86 82		0 0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Romania	162 547 447	162 547 447	43 9 7	0	19 61 100	100 478 340		0 0 0	0	0	0 0 0	0	
[10Y - more Total		75 <b>1,844</b>	75	23 <b>153</b>	0	7 <b>529</b>	45		0 0	0 <b>0</b>	0	0 <b>0</b>	0 <b>0</b>	140
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1 81 288	1 10 288	0 1 5	0 0	0 0 1	1 81 281		0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Slovakia	7 211 308	7 211 308	0 52 12	0 0	0 12 12	7 147 285		0 0 0	0 0 0	0 0	0 0 0	0 0 0	
Total		161 1,058	161 <b>986</b>		0	0 25	159		0 0 0	0	0 0	0 0	0 0	3
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		60 0 26	60 0 26	54 0 17	0 0	0 0 9	6 0 0		0 0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Slovenia	26	4 26	0 0	0	26	0		0 0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0 122	0 122	0 0 <b>71</b>	0	0	0 0 <b>6</b>		0 0 0	0	0	0 0 <b>0</b>	0	4



General governments exposures by country of the counterparty

						Ra	aiffeisen Bank Internation	al AG						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(Hilli Edity											Off-balance sl	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	75 80 124 0 0 0 0	75 80 124 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	50 80 0 0 0 0 0	25 0 124 0 0 0 0	( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Sweden	23 9 39 20 26 0 34	23 9 39 20 26 0 34	0 0 0 0 0 0	0 0 0 0 0 0	7 9 0 0 0 0	16 0 39 20 26 0 34	( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

		As of 31/12/2019												
						Direc	t exposures	<u></u>						
	(mln EUR)			On balance s	heet				 Deriva	tives		Off balar	nce sheet	-
	(IIIII EGIV)							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	61 138 95 176 51 0	61 138 95 176 51 0 0	9 0 18 0 0 0	0 0 0 0 0 0	52 124 46 73 29 0 0	0 13 31 102 22 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	28
[ 0 - 3M [	China	0 0 0 0 3 84 14	0 0 0 0 3 84 14	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 3 84 14 <b>102</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[ 0 - 3M [	Switzerland	102	102	U	J.		102	Ü		Ü		U	J. T.	
[ 0 - 3M [	Other advanced economies non EEA	73 5 14 132 95 127 12 458	73 5 10 131 95 127 12 453	0 4 13 13 94 82 12	0 0 0 30 0 0 0	0 0 0 89 0 0 0	73 0 1 1 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	376
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	62 254 145 245 155 51 6	62 254 145 245 155 51	3 4 4 18 5 13 0	0 0 0 0 0 0	0 37 45 66 24 21	58 213 96 162 125 17	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Middle East													
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 15	0 0 0 0 0 0 15 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 15 <b>15</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

Raiffeisen Bank International AG

						Ra	aiffeisen Bank Internation	al AG						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)		On balance sheet									Off balan	ce sheet	
Residual Maturity					Derivatives with positive fair value Derivatives with negative fair value						Off-balance sho	eet exposures		
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount	
[ 0 - 3M [	Africa	0 1 0 8 4 26 121	0 1 0 8 4 26 121 <b>160</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 8 4 26 121	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7
[ 0 - 3M [	Others	4 30 61 107 49 128 116	4 25 61 107 49 128 116	1 1 16 9 16 24 3	0 0 0 0 0 0	2 23 39 47 3 10	2 6 6 51 30 93 113		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	888

#### Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



#### **Performing and non-performing exposures**

			A	s of 30/09/201	9		As of 31/12/2019							
		Gross carry	Accumulated impairs accumulated change value due to credit ri provisions <sup>4</sup>			hanges in fair	Collaterals and financial		Gross carry	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>	
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-	guarantees received on non- performing		Of which performing but past due >30	<u></u>		On performing	performing	guarantees received on non- performing
(mla EUD)		days and <=90 days		Of which: defaulted	exposures	exposures exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	18,165	0	12	12	15	0	0	17,072	0	11	11	11	0	0
Central banks	1,263	0	0	0	0	0	0	1,497	0	0	0	0	0	0
General governments	12,825	0	0	0	7	0	0	11,585	0	0	0	4	0	0
Credit institutions	2,513	0	0	0	0	0	0	2,491	0	0	0	0	0	0
Other financial corporations	821	0	12	12	3	0	0	865	0	11	11	3	0	0
Non-financial corporations	743	0	0	0	4	0	0	634	0	0	0	3	0	0
Loans and advances(including at amortised cost and fair value)	120,040	332	3,100	2,968	516	1,872	364	122,785	223	2,938	2,911	515	1,799	337
Central banks	14,166	0	0	0	0	0	0	18,997	0	0	0	0	0	0
General governments	1,697	0	2	2	1	2	0	1,173	0	2	2	2	2	0
Credit institutions	10,784	4	9	9	0	9	0	10,148	0	4	4	0	4	0
Other financial corporations	11,384	48	48	45	15	27	1	9,973	0	64	64	11	32	0
Non-financial corporations	47,066	104	1,901	1,889	176	1,092	98	46,632	149	1,726	1,724	180	999	114
of which: small and medium-sized enterprises at amortised cost	10,895	40	426	416	64	279	49	10,897	48	432	429	65	281	55
Households	34,942	175	1,140	1,023	323	742	265	35,862	75	1,142	1,117	321	761	224
DEBT INSTRUMENTS other than HFT	138,205	332	3,111	2,979	531	1,872	364	139,857	223	2,949	2,922	526	1,799	337
OFF-BALANCE SHEET EXPOSURES	44,896		122	118	104	19	1	47,590		294	199	137	36	1

<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> Insitutions report here collective allowances for incurrred 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> Insitutions 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2019		As of 31/12/2019							
	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 <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,188	1,502	860	835	472	1,811	1,204	740	707	327		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	49	16	12	10	0	52	35	9	9	0		
Non-financial corporations	1,558	1,128	636	625	188	1,243	898	544	522	75		
of which: small and medium-sized enterprises at amortised cost	252	163	107	104	44	211	139	91	89	35		
Households	582	358	212	200	284	515	271	187	176	252		
DEBT INSTRUMENTS other than HFT	2,188	1,502	860	835	472	1,811	1,204	740	707	327		
Loan commitments given	33	16	2	2	2	67	38	25	24	0		

<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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisen Bank International AG

			As of 30/09/201	9	As of 31/12/2019							
	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing	Gross carrying		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing		
(mln EUR)					exposures <sup>1</sup>					exposures <sup>1</sup>		
A Agriculture, forestry and fishing	1,548	25	1,547	27	0	1,549	23	1,549	25	0		
B Mining and quarrying	1,848	67	1,848	84	0	1,766	51	1,766	65	0		
C Manufacturing	10,597	301	10,593	228	0	10,545	285	10,538	213	0		
D Electricity, gas, steam and air conditioning supply	1,780	209	1,780	121	0	1,758	178	1,758	113	0		
E Water supply	307	3	307	3	0	311	2	311	3	0		
F Construction	2,086	146	2,086	107	0	2,064	135	2,059	103	0		
G Wholesale and retail trade	10,419	376	10,393	272	0	10,038	356	10,019	261	0		
H Transport and storage	2,658	129	2,657	106	0	2,598	161	2,598	88	0		
I Accommodation and food service activities	812	36	812	16	0	850	36	850	17	0		
J Information and communication	1,523	53	1,523	41	0	1,649	32	1,649	27	0		
K Financial and insurance activities	1,104	23	1,100	24	0	1,119	23	1,116	24	0		
L Real estate activities	6,505	367	6,465	129	0	6,814	297	6,770	144	0		
M Professional, scientific and technical activities	3,835	93	3,833	70	0	3,468	89	3,468	62	0		
N Administrative and support service activities	941	57	941	24	0	1,005	40	1,002	15	0		
O Public administration and defence, compulsory social security	9	0	9	0	0	10	0	10	0	0		
P Education	52	1	52	1	0	69	2	69	2	0		
Q Human health services and social work activities	625	4	624	6	0	608	4	608	6	0		
R Arts, entertainment and recreation	163	2	163	1	0	151	2	151	2	0		
S Other services	255	8	255	7	0	258	9	258	8	0		
Loans and advances	47,066	1,901	46,987	1,269	0	46,632	1,726	46,548	1,179	0		

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.