



2021 EU-wide Transparency Exercise

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

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

2021 EU-wide Transparency Exercise

Key Metrics

Raiffeisen Bank International AG

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,055	10,762	10,798	11,296	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,055	10,762	10,798	11,296	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,778	12,489	12,483	12,958	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	11,778	12,489	12,483	12,958	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,931	14,590	14,508	15,389	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,931	14,590	14,508	15,389	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 exposure amounts						
Total risk exposure amount	80,146	78,864	81,467	84,955	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	80,146	78,864	81,467	84,955	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	12.55%	13.65%	13.25%	13.30%	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	12.55%	13.65%	13.25%	13.30%	(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	14.70%	15.84%	15.32%	15.25%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.70%	15.84%	15.32%	15.25%	(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	17.38%	18.50%	17.81%	18.11%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.38%	18.50%	17.81%	18.11%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	191,794	193,910	207,463	212,144	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	6.14%	6.44%	6.02%	6.11%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,778	12,489	12,483	12,958	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,690	12,401	12,439	12,914	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	191,794	193,910	207,463	212,144	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	191,794	193,910	207,463	212,144	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.4%	6.0%	6.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.4%	6.0%	6.1%	[A.2]/[B.2]	

(1) 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.o. in their Pillar 3 disclosures.

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	65,599	63,881	65,505	68,607	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 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	23,101	22,479	22,536	23,387	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	35,314	33,801	35,158	37,128	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	6,770	6,916	7,098	7,368	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	414	439	456	459	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,202	1,214	1,251	1,435	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	201	260	258	257	C 02.00 (R640, c010)
Settlement risk	64	0	0	2	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	526	954	910	744	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	4,908	5,007	5,677	6,156	C 02.00 (R520, c010)
Of which the standardised approach	2,151	2,378	2,433	2,557	C 02.00 (R530, c010)
Of which IMA	2,757	2,629	3,245	3,599	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	7,647	7,548	7,865	7,754	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,361	3,439	3,485	3,539	C 02.00 (R610, c010)
Of which advanced measurement approach	4,286	4,109	4,380	4,215	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	80,146	78,864	81,467	84,955	

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

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

2021 EU-wide Transparency Exercise

P&L

Raiffeisen Bank International AG

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ EUR)				
Interest income	3,462	4,495	1,023	2,108
Of which debt securities income	253	329	75	155
Of which loans and advances income	2,805	3,642	824	1,683
Interest expenses	992	1,262	260	543
(Of which deposits expenses)	496	610	117	245
(Of which debt securities issued expenses)	174	231	54	106
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	59	20	4	31
Net Fee and commission income	1,241	1,696	426	918
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	-1	1	7	2
Gains or (-) losses on financial assets and liabilities held for trading, net	258	82	49	-92
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	15	7	24
Gains or (-) losses from hedge accounting, net	7	0	6	-1
Exchange differences (gain or (-) loss), net	-162	-1	-50	101
Net other operating income / (expenses)	-21	4	22	48
TOTAL OPERATING INCOME, NET	3,853	5,049	1,233	2,597
(Administrative expenses)	1,844	2,511	612	1,253
(Cash contributions to resolution funds and deposit guarantee schemes)	146	169	111	135
(Depreciation)	277	384	93	188
Modification gains or (-) losses, net	-26	-41	2	-4
(Provisions or (-) reversal of provisions)	38	71	35	122
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	6	13	0	2
(Other provisions)	32	58	36	119
Of which pending legal issues and tax litigation ¹	0	25	0	0
Of which restructuring ²	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	492	616	79	107
(Financial assets at fair value through other comprehensive income)	1	3	0	0
(Financial assets at amortised cost)	490	613	79	107
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	128	109	0	-53
(of which Goodwill)	27	27	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	36	62	23	35
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	6	-21	-21
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	937	1,215	306	856
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	700	894	229	659
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	700	894	229	659
Of which attributable to owners of the parent	625	789	201	596

¹ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Raiffeisen Bank International AG

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	33,387				33,661				40,402				41,584				IAS 1.54 (i)	
Financial assets held for trading	4,218	1,465	2,753	0	4,391	1,842	2,549	0	4,334	1,958	2,376	0	3,867	1,665	2,202	0	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	629	215	27	387	698	245	52	401	724	249	53	421	736	252	47	437	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	710	571	139	0	457	406	37	14	361	307	38	16	335	279	35	21	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,855	3,788	922	145	4,770	3,569	1,067	134	5,506	4,342	966	198	5,303	4,181	924	199	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	115,477				116,468				119,480				124,623				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	507	0	507	0	403	0	403	0	396	0	396	0	358	0	358	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	201				161				22				-38				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,470				4,657				4,589				4,565					
TOTAL ASSETS	164,454				165,665				175,814				181,334				IAS 1.9(a), IFRS 6	

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	4,553	90	0	-3	-1	0	4,570	46	0	-3	-1	0	5,320	43	0	-3	-1	0	5,087	67	0	-3	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	13,781	520	0	-6	-7	0	13,813	427	0	-7	-5	0	13,982	392	0	-5	-11	0	14,633	385	0	-5	-7	0	Annex V.Part 1.31, 44(b)
	Loans and advances	75,591	25,380	2,785	-169	-588	-1,809	81,050	20,920	2,825	-179	-623	-1,752	86,021	18,820	2,896	-180	-647	-1,788	90,608	18,614	2,706	-190	-656	-1,671	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	5,987	5,980	5,626	5,524	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,568	1,507	1,480	1,434	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	140,460	141,823	151,866	157,208	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	397	397	354	397	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	61	24	-57	-108	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	959	985	1,070	1,084	IAS 37.10; IAS 1.54(l)
Tax liabilities	77	109	85	99	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	964	552	800	786	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	150,473	151,378	161,225	166,424	IAS 1.9(b); IG 6
TOTAL EQUITY	13,980	14,287	14,588	14,910	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	164,454	165,665	175,814	181,334	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		2,744	2,453	2,087	2,001	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	86	97	7	7	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	324	404	305	231	Annex V.Part 1.31
Deposits	Central banks	5,603	7,115	9,607	9,524	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	39	92	51	25	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,736	2,509	2,102	2,209	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,091	1,414	1,163	1,251	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	24,508	21,908	27,550	27,126	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,874	3,768	5,530	5,153	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,055	9,985	9,045	10,338	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,507	5,016	4,419	5,544	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	38,976	39,330	40,850	40,785	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	28,495	30,034	31,373	32,528	ECB/2013/33 Annex 2.Part 2.9.1
	Households	47,771	50,008	51,967	55,147	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,826	37,391	39,500	42,877	Annex V.Part 1.42(f), 44(c)
Debt securities issued		14,550	14,997	14,629	15,710	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,022	2,963	2,972	3,336	Annex V.Part 1.37
Other financial liabilities		1,060	901	1,176	1,485	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		148,412	149,707	159,327	164,563	

2021 EU-wide Transparency Exercise

Market Risk

Raiffeisen Bank International AG

(min EUR)	SA		1M										1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	1,702	1,935	24	6	139	40							21	6	133	40							
Of which: General risk	816	868	24	6	139	40							21	6	133	40							
Of which: Specific risk	885	1,067	0	0	0	0							0	0	0	0							
Equities	145	166	0	0	0	0							0	0	0	0							
Of which: General risk	41	56	0	0	0	0							0	0	0	0							
Of which: Specific risk	60	73	0	0	0	0							0	0	0	0							
Foreign exchange risk	298	268	48	15	78	22							49	15	69	20							
Commodities risk	3	8	0	0	0	0							0	0	0	0							
Total	2,147	2,377	59	16	162	48	0	0	0	0	0	2,757	58	17	152	43	0	0	0	0	0	2,629	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021										
Traded Debt Instruments	1,901	1,989	29	8	143	37							22	9	101	18							
Of which: General risk	971	1,043	29	8	143	37							22	9	101	18							
Of which: Specific risk	930	936	0	0	0	0							0	0	0	0							
Equities	160	190	0	0	0	0							0	0	0	0							
Of which: General risk	58	65	0	0	0	0							0	0	0	0							
Of which: Specific risk	83	99	0	0	0	0							0	0	0	0							
Foreign exchange risk	366	372	75	25	89	27							71	12	149	44							
Commodities risk	-4	6	0	0	0	0							0	0	0	0							
Total	2,431	2,556	89	29	171	50	0	0	0	0	0	3,245	82	17	206	52	0	0	0	0	0	3,599	

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)							
	Central governments or central banks	32,387	31,466	1,008	36,786	35,056	1,255	
	Regional governments or local authorities	1,713	1,713	97	1,681	1,696	103	
	Public sector entities	780	802	32	1,143	1,225	45	
	Multilateral Development Banks	1,040	1,750	0	1,087	1,939	0	
	International Organisations	615	614	0	640	639	0	
	Institutions	1,635	1,602	210	1,694	1,652	274	
	Corporates	6,166	5,209	6,822	6,398	5,222	6,945	
	of which: SME	2,258	1,798	1,412	2,212	1,766	1,393	
	Retail	9,262	7,018	5,040	9,112	6,946	4,948	
	of which: SME	1,507	1,253	739	1,546	1,290	741	
	Secured by mortgages on immovable property	13,318	13,072	7,148	10,476	10,221	6,178	
	of which: SME	1,011	987	431	1,024	1,001	431	
	Exposures in default	980	361	416	894	317	364	559
	Items associated with particularly high risk	116	95	142	110	97	145	
	Covered bonds	68	68	11	68	68	11	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	32	32	18	30	30	19	
	Equity	1,030	1,030	1,569	1,200	1,200	1,804	
	Other exposures	3,081	3,076	2,617	3,164	3,105	2,620	
	Standardised Total ⁴	72,661	71,005	23,139	69,11	72,436	22,579	679

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)							
	Central governments or central banks	16,173	17,742	0	15,702	17,061	0	
	Regional governments or local authorities	159	177	0	124	152	0	
	Public sector entities	470	462	6	880	869	19	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	880	709	29	860	679	0	
	Corporates	1,062	903	922	1,041	903	920	
	of which: SME	146	113	94	181	135	111	
	Retail	602	460	345	580	461	195	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	6,517	6,402	2,279	3,956	3,789	1,389	
	of which: SME	305	304	69	307	306	88	
	Exposures in default	109	29	11	47	35	12	
	Items associated with particularly high risk	33	81	122	89	78	117	
	Covered bonds	33	33	5	34	34	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	49	49	15	77	77	146	
	Equity	861	861	1,241	1,052	1,052	1,346	
	Other exposures	807	807	711	894	894	725	
	Standardised Total ⁴	28,007	28,007	2,290	28,007	28,007	2,290	30

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ 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 Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CZECH REPUBLIC	(in EUR, %)							
	Central governments or central banks	5,796	5,801	0	5,542	6,068	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	22	4	0	22	4	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	3	3	1	2	2	0	
	Corporates	677	618	552	641	586	516	
	of which: SME	286	263	206	261	206	167	
	Retail	1,197	898	637	1,262	902	657	
	of which: SME	204	204	116	209	209	119	
	Secured by mortgages on immovable property	1,146	1,129	407	1,203	1,181	422	
	of which: SME	145	145	86	159	159	93	
	Exposures in default	45	20	23	49	21	23	23
	Items associated with particularly high risk	4	4	14	8	8	10	
	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	3	3	5	8	8	9	
	Other exposures	300	300	298	295	295	295	
	Standardised Total ⁴	7,801	7,801	788	7,801	7,801	788	53

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ 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 Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVAKIA	(in EUR, %)							
	Central governments or central banks	2,532	2,530	0	3,134	3,133	0	
	Regional governments or local authorities	0	8	2	0	8	2	
	Public sector entities	0	2	0	0	2	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	10	19	2	8	8	2	
	Corporates	454	355	316	412	360	322	
	of which: SME	194	189	141	176	176	138	
	Retail	807	661	415	838	708	463	
	of which: SME	532	452	258	579	492	263	
	Secured by mortgages on immovable property	69	67	26	66	64	27	
	of which: SME	62	60	26	60	58	25	
	Exposures in default	58	23	25	52	18	17	37
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	40	40	59	50	50	124	
	Other exposures	250	250	208	257	257	210	
	Standardised Total ⁴	3,483	3,483	344	3,483	3,483	344	58

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ 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 Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
RUSSIAN FEDERATION	(in EUR, %)							
	Central governments or central banks	7	7	3	11	11	3	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	34	24	24	42	33	33	
	Corporates	199	385	346	488	377	377	
	of which: SME	171	171	152	215	183	183	
	Retail	2,780	2,140	1,601	2,736	2,122	1,589	
	of which: SME	39	39	31	31	31	17	
	Secured by mortgages on immovable property	1,262	1,257	456	1,334	1,329	461	
	of which: SME	127	124	53	142	139	60	
	Exposures in default	169	53	94	142	54	91	128
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	205	205	205	224	224	224	
	Standardised Total ⁴	3,278	3,278	166	3,278	3,278	166	175

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ 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 Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	1,595	1,590	0		1,338	1,340	0	
	Regional governments or local authorities	201	187	37		189	196	39	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	199	191	173		197	191	173	
	of which: SME	87	83	65		80	83	65	
	Retail	110	105	62		104	100	59	
	of which: SME	92	87	50		86	82	47	
	Secured by mortgages on immovable property	14	14	8		13	13	7	
	of which: SME	4	3	1		4	4	1	
	Exposures in default	0	0	0	4	0	0	0	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	3	
	Equity	3	3	3		3	3	3	
	Other exposures								
	Standardised Total ⁴	215	212	203	10	208	205	205	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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	1,741	1,740	0		2,021	2,021	0	
	Regional governments or local authorities	43	39	6		24	31	6	
	Public sector entities	20	1	0		15	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	51	34		52	46	24	
	Corporates	227	193	182		227	191	180	
	of which: SME	52	33	41		52	46	46	
	Retail	188	43	31		204	42	31	
	of which: SME	17	7	4		8	3	2	
	Secured by mortgages on immovable property	16	13	5		14	13	5	
	of which: SME	2	1	1		3	3	1	
	Exposures in default	53	46	69	7	53	36	54	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	51	51	51		39	39	42	
	Other exposures								
	Standardised Total ⁴	164	155	165	13	161	155	157	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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	33	138	0		29	202	0	
	Regional governments or local authorities	1,208	1,207	0		1,108	1,108	0	
	Public sector entities	175	175	0		174	174	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	229	222	60		226	226	2	
	Corporates	143	140	139		137	119	118	
	of which: SME	3	3	2		3	3	2	
	Retail	4	3	2		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	66	64	28		55	54	23	
	of which: SME	23	23	13	5	16	16	5	10
	Exposures in default	19	9	7		19	8	11	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	18	18	18		18	18	18	
	Standardised Total ⁴				11				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	1,065	1,058	11		1,804	1,729	0	
	Regional governments or local authorities	4	3	4		4	2	2	
	Public sector entities	0	1	0		0	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	121	94	85	2	136	86	86	
	Corporates	46	40	31		43	37	29	
	of which: SME	1,463	1,211	101		1,473	1,204	147	
	Retail	126	94	54		125	94	54	
	of which: SME	459	455	176		494	464	182	
	Secured by mortgages on immovable property	5	5	2		6	6	3	
	of which: SME	111	31	33	79	101	32	34	67
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures								
	Standardised Total ⁴	174	173	182	11	161	161	161	11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BULGARIA	Central governments or central banks	726	724	0		1,023	1,009	0	
	Regional governments or local authorities	14	13	9		13	9	12	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	174	168	151		170	162	147	
	of which: SME	82	80	63		79	75	60	
	Retail	38	73	59		77	77	52	
	of which: SME	38	31	17		40	32	18	
	Secured by mortgages on immovable property	15	14	8		14	13	8	
	of which: SME	3	2	1		2	2	1	
	Exposures in default	8	3	9	5	9	4	4	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures								
	Standardised Total ⁴	42	42	42	11	46	46	46	11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	1	1	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	89	87	77		89	87	77	
	of which: SME	46	45	36		45	43	34	
	Retail	227	188	112		230	172	116	
	of which: SME	91	87	52		91	84	51	
	Secured by mortgages on immovable property	218	215	76		221	217	77	
	of which: SME	4	4	4		4	4	3	
	Exposures in default	36	23	32	13	37	23	30	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		10	10	10	
	Other exposures								
	Standardised Total ⁴	50	50	50	11	54	54	54	11

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	41,933	46,376	1,132		42,913	44,346	1,132	
	Regional governments or local authorities	1,774	1,758	103		1,779	1,773	100	
	Public sector entities	795	885	18		846	926	17	
	Multilateral Development Banks	1,093	2,065	0		895	1,904	0	
	International Organisations	648	647	0		636	636	0	
	Institutions	1,766	1,865	270		1,314	1,323	253	
	Corporates	6,056	6,556	4,970		7,113	7,369	5,389	
	of which: SME	2,336	1,841	1,453		2,606	2,023	1,601	
	Retail	9,424	7,853	5,091		9,806	7,369	5,284	
	Secured by mortgages on immovable property	1,620	1,230	763		1,759	1,408	894	
	of which: SME	1,017	688	6,234		1,179	11,026	6,303	
	Exposures in default	921	320	369	595	909	307	353	593
	Items associated with particularly high risk	126	394	155		143	115	173	
	Covered bonds	66	66	10		71	71	11	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
Total		10,713	10,461	6,234		11,379	11,026	6,303	
Secured by mortgages on immovable property		1,620	1,230	763		1,759	1,408	894	
of which: SME		1,017	688	6,234		1,179	11,026	6,303	
Exposures in default		921	320	369	595	909	307	353	593
Items associated with particularly high risk		126	394	155		143	115	173	
Covered bonds		66	66	10		71	71	11	
Claims on institutions and corporates with a 4Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		80	80	23		81	81	69	
Equity		1,038	1,038	1,641		1,097	1,097	1,727	
Other exposures		3,195	3,194	2,687		3,225	3,223	2,687	
Standardised Total ⁴		62,041	66,945	22,627	908	67,183	70,873	23,556	912

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	19,102	20,402	0		19,247	20,519	0	
	Regional governments or local authorities	199	202	0		199	216	0	
	Public sector entities	487	482	1		490	480	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	614	623	38		504	518	20	
	Corporates	1,018	907	924		1,004	913	881	
	of which: SME	198	143	139		163	136	113	
	Retail	462	334	592		592	386	592	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	3,025	3,099	1,263		4,084	3,941	1,430	
	Exposures in default	298	298	85		325	324	93	
	Items associated with particularly high risk	96	36	42	12	42	31	35	11
	Covered bonds	114	94	140		132	106	160	
	Claims on institutions and corporates with a 5Y credit assessment	32	32	5		36	36	6	
Total		879	879	1,898		879	879	1,898	
Secured by mortgages on immovable property		0	0	0		0	0	0	
of which: SME		3,025	3,099	1,263		4,084	3,941	1,430	
Exposures in default		298	298	85		325	324	93	
Items associated with particularly high risk		96	36	42	12	42	31	35	11
Covered bonds		114	94	140		132	106	160	
Claims on institutions and corporates with a 5Y credit assessment		32	32	5		36	36	6	
Collective investments undertakings (CIU)		77	77	20		77	77	21	
Equity		879	879	1,898		879	879	1,898	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴		28	28	28	28	28	28	28	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 exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CZECH REPUBLIC	Central governments or central banks	7,371	7,363	0		6,955	3,863	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	21	4		0	21	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		16	16	3	
	Corporates	713	629	575		773	683	624	
	of which: SME	282	297	263		306	278	200	
	Retail	1,273	530	661		1,271	975	655	
	Secured by mortgages on immovable property	209	206	118		226	216	102	
	of which: SME	1,211	1,193	626		1,354	1,233	655	
	Exposures in default	162	162	53		173	173	65	
	Items associated with particularly high risk	53	23	26	27	50	22	24	27
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Total		77	77	9		77	77	9	
Secured by mortgages on immovable property		209	206	118		226	216	102	
of which: SME		1,211	1,193	626		1,354	1,233	655	
Exposures in default		162	162	53		173	173	65	
Items associated with particularly high risk		53	23	26	27	50	22	24	27
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		77	77	9		77	77	9	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴		28	28	28	51	28	28	28	49

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVAKIA	Central governments or central banks	5,569	5,565	0		6,041	6,038	0	
	Regional governments or local authorities	0	1	1		0	1	1	
	Public sector entities	0	1	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		10	10	2	
	Corporates	438	360	332		435	357	330	
	of which: SME	195	174	156		197	176	159	
	Retail	876	727	654		909	754	678	
	Secured by mortgages on immovable property	597	544	294		612	552	302	
	of which: SME	63	63	26		46	46	16	
	Exposures in default	54	16	18	38	55	14	16	40
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
Total		52	52	130		53	53	132	
Secured by mortgages on immovable property		597	544	294		612	552	302	
of which: SME		63	63	26		46	46	16	
Exposures in default		54	16	18	38	55	14	16	40
Items associated with particularly high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		52	52	130		53	53	132	
Other exposures		277	277	331		276	276	329	
Standardised Total ⁴		62	62	62	62	62	62	62	64

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	9	9	5		3	3	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	34	26		32	32	32	
	Corporates	495	398	442		585	514	463	
	of which: SME	225	203	157		271	238	177	
	Retail	2,688	2,231	1,070		3,100	2,446	1,029	
	Secured by mortgages on immovable property	30	27	17		32	30	17	
	of which: SME	1,387	1,362	498		1,468	1,462	525	
	Exposures in default	147	145	61	148	161	158	66	139
	Items associated with particularly high risk	202	54	55		201	55	58	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5T credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Risk exposure	217	217	217		247	247	247		
Standardised Total ⁴			193					184	

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ROMANIA	(in EUR, %)								
	Central governments or central banks	2,524	3,417	0		3,075	3,592	0	
	Regional governments or local authorities	204	201	40		198	197	39	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		7	6	1	
	Corporates	192	183	165		197	190	170	
	of which: SME	91	84	66		97	91	71	
	Retail	99	94	84		131	122	71	
	of which: SME	88	83	48		128	117	67	
	Secured by mortgages on immovable property	13	13	7		15	14	7	
	of which: SME	4	4	1		5	4	2	
	Exposures in default	12	3	4	4	12	4	4	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	38	
	Equity	3	3	3		3	3	3	
	Other exposures	201	201	189		189	189	195	
	Standardised Total ⁴				2				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.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
HUNGARY	(in EUR, %)								
	Central governments or central banks	3,721	3,699	0		3,839	4,127	0	
	Regional governments or local authorities	34	34	7		34	30	6	
	Public sector entities	8	1	0		19	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	50	24		51	51	24	
	Corporates	232	189	177		228	196	183	
	of which: SME	194	159	142		197	166	150	
	Retail	229	43	31		334	39	29	
	of which: SME	62	20	4		71	5	3	
	Secured by mortgages on immovable property	20	7	0		24	23	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	41	34	6	6	39	31	31	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	41	41	41		46	46	46	
	Other exposures	169	169	169		221	221	221	
	Standardised Total ⁴				11				11

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	30	273	0		20	277	0	
	Regional governments or local authorities	1,187	1,187	0		1,187	1,186	0	
	Public sector entities	177	174	0		182	182	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	283	285	69		216	214	69	
	Corporates	136	117	117		138	127	125	
	of which: SME	2	2	2		8	8	6	
	Retail	2	1	1		6	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	36	35	22		40	40	0	
	of which: SME	36	16	5		30	30	3	
	Exposures in default	39	9	12	10	39	9	12	10
	Items associated with particularly high risk	7	4	7		7	4	7	
	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	3	3	4		4	4	4	
	Other exposures	19	19	19		19	19	19	
	Standardised Total ⁴				17				17

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CROATIA	(in EUR, %)								
	Central governments or central banks	1,732	1,672	0		1,737	1,773	0	
	Regional governments or local authorities	3	2	0		3	2	0	
	Public sector entities	0	0	0		0	4	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	4	79		5	4	79	
	Corporates	189	86	82		123	36	28	
	of which: SME	147	1,208	889		1,214	1,045	765	
	Retail	128	97	95		139	105	60	
	of which: SME	598	499	193		718	702	341	
	Secured by mortgages on immovable property	5	5	2		2	2	1	
	of which: SME	165	34	36	70	105	32	33	72
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	0		1	1	0	
	Other exposures	161	161	166		166	166	173	
	Standardised Total ⁴				115				109

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BULGARIA	(in EUR, %)								
	Central governments or central banks	935	943	0		960	930	0	
	Regional governments or local authorities	19	19	0		12	9	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	178	164	148		174	167	151	
	of which: SME	81	77	61		82	78	62	
	Retail	189	77	52		119	76	29	
	of which: SME	21	21	38		42	39	20	
	Secured by mortgages on immovable property	14	13	8		13	12	6	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	8	3	4	5	4	4	4	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	43	43	43		44	44	44	
	Standardised Total ⁴				11				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 exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SERBIA	(in EUR, %)								
	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	99	99	88		97	96	86	
	of which: SME	48	46	36		50	48	37	
	Retail	226	171	114		233	171	114	
	of which: SME	95	90	54		95	82	47	
	Secured by mortgages on immovable property	225	222	79		204	200	72	
	of which: SME	3	3	3		3	3	3	
	Exposures in default	36	24	33	12	36	24	33	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	10	10	10		12	12	12	
	Other exposures	54	54	54		53	53	53	
	Standardised Total ⁴				21				19

(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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisen Bank International AG

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	8,504	0	8,116	1,160	0	8,620	0	5,151	1,837	0	1
	Institutions	9,585	1	8,045	2,507	0	8,999	1	6,874	2,092	0	1
	Corporates	78,099	1,406	52,240	31,821	0	78,620	1,514	52,395	31,005	0	1,113
	Corporates - Of Which: Specialised Lending	5,318	296	4,551	2,229	0	5,456	279	4,852	3,063	0	175
	Corporates - Of Which: SME	9,279	233	5,708	3,935	0	9,208	286	5,551	3,753	0	229
	Retail	20,343	599	13,165	6,770	303	20,876	638	13,660	6,916	313	666
	Retail - Secured on real estate property	12,744	249	12,355	2,790	133	13,313	269	12,803	2,976	143	249
	Retail - Secured on real estate property - Of Which: SME	244	11	23	195	11	247	12	234	296	12	17
	Retail - Secured on real estate property - Of Which: non-SME	12,500	237	12,122	2,595	121	12,967	257	12,567	2,780	131	232
	Retail - Qualifying Revolving	1,608	30	1,335	277	9	1,666	30	1,363	280	9	33
	Retail - Qualifying Revolving - Of Which: SME	5,671	320	5,476	3,703	182	5,897	339	5,476	3,680	181	364
	Retail - Other Retail - Of Which: SME	970	46	880	516	26	1,016	53	903	517	25	61
	Retail - Other Retail - Of Which: non-SME	4,702	274	4,296	3,187	136	4,660	285	4,573	3,140	136	353
Equity		286	0	286	404	0	286	0	286	409	0	
Other non credit-obligation assets												
IRB Total ²					43,671					42,524		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments	0	0	14	1	0	8	0	21	1	0	0
	Institutions	2,902	0	2,324	404	0	2,668	0	2,040	326	0	0
	Corporates	16,109	143	9,197	4,265	0	15,931	249	9,588	4,341	0	119
	Corporates - Of Which: Specialised Lending	545	2	517	83	0	531	83	532	489	0	15
	Corporates - Of Which: SME	53	0	22	17	0	46	0	19	15	0	0
	Retail	5	0	4	1	0	16	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	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
	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		135	0	135	173	0	140	0	140	182	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	159	0	203	62	0	0	154	0	174	56	0
	Corporates	6,852	63	3,871	2,657	0	53	6,954	92	3,583	2,388	70
	Corporates - Of Which: Specialised Lending	1,001	3	759	482	0	8	983	3	713	463	0
	Corporates - Of Which: SME	1,528	16	1,141	857	0	19	1,830	28	1,103	814	26
	Retail	5,135	112	4,856	1,367	13	121	5,338	147	5,056	1,389	15
	Retail - Secured on real estate property	3,689	51	3,602	704	4	49	3,654	69	3,764	717	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,689	51	3,602	704	4	49	3,654	69	3,764	717	4
	Retail - Qualifying Revolving	143	22	185	77	2	10	104	10	107	77	2
	Retail - Other Retail	903	52	868	586	7	61	931	68	895	574	9
	Retail - Other Retail - Of Which: SME	417	22	382	256	5	26	434	30	396	256	6
	Retail - Other Retail - Of Which: non-SME	487	29	486	330	2	36	497	38	497	318	3
Equity		1	0	1	4	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).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
SLOVAKIA	Central banks and central governments	20	0	20	2	0	5	0	5	1	0	0
	Institutions	171	0	171	21	0	0	158	0	158	20	0
	Corporates	5,298	77	3,396	2,228	0	62	5,277	79	3,398	2,082	0
	Corporates - Of Which: Specialised Lending	839	19	627	379	0	17	822	19	622	373	0
	Corporates - Of Which: SME	1,270	28	746	482	0	29	1,256	31	706	461	0
	Retail	6,839	118	6,839	1,303	31	106	6,888	114	6,809	1,305	33
	Retail - Secured on real estate property	5,562	99	5,560	797	16	47	5,731	60	5,730	815	19
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5,562	99	5,560	797	16	47	5,731	60	5,730	815	19
	Retail - Qualifying Revolving	298	8	385	34	2	8	288	5	386	32	2
	Retail - Other Retail	993	52	915	473	14	52	973	49	894	468	13
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	993	52	915	473	14	52	973	49	894	468	13
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
RUSSIAN FEDERATION	Central banks and central governments	2,134	0	2,134	411	0	2,257	0	2,257	366	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,859	93	6,366	3,714	0	86	9,757	111	6,335	3,739	0
	Corporates - Of Which: Specialised Lending	218	43	215	130	0	16	204	41	206	161	0
	Corporates - Of Which: SME	1,059	7	631	465	0	11	1,025	19	625	472	0
	Retail	26	0	25	4	0	30	0	27	4	0	0
	Retail - Secured on real estate property	23	0	23	3	0	0	25	0	25	4	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	3	0	0	25	0	25	4	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	1	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		6	0	6	14	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Raiffeisen Bank International AG

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
ROMANIA	Central banks and central governments	1,084	0	1,083	177	0	0	14	2	14	2	0	0
	Institutions	195	0	113	21	0	0	91	0	47	17	0	0
	Corporates	4,481	113	2,952	2,136	0	97	4,534	117	2,894	2,126	0	107
	Corporates - Of Which: Specialised Lending	895	38	842	556	0	33	902	38	862	567	0	43
	Corporates - Of Which: SME	1,351	34	798	558	0	76	1,360	36	751	524	0	27
	Retail	4,159	177	3,588	1,571	124	190	4,251	173	3,653	1,728	135	194
	Retail - Secured on real estate property	1,586	75	1,301	452	77	69	1,639	71	1,354	501	90	70
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,586	75	1,301	452	77	69	1,639	71	1,354	501	90	70
	Retail - Qualifying Revolving	907	10	607	122	3	11	931	9	662	128	3	11
	Retail - Other Retail	1,665	95	1,240	998	44	130	1,681	95	1,537	1,006	42	113
	Retail - Other Retail - Of Which: SME	296	15	220	107	6	17	314	14	220	102	5	18
	Retail - Other Retail - Of Which: non-SME	1,370	78	1,370	891	38	94	1,367	78	1,367	905	37	95
Equity	3	0	3	6	0	0	6	0	6	10	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposura ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposura ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
HUNGARY	Central banks and central governments	258	0	258	42	0	0	61	0	61	10	0	0
	Institutions	418	0	389	31	0	0	489	0	399	36	0	0
	Corporates	4,099	76	2,542	1,829	0	59	4,217	64	2,877	1,795	0	59
	Corporates - Of Which: Specialised Lending	703	9	667	521	0	16	689	9	608	535	0	22
	Corporates - Of Which: SME	605	13	318	183	0	16	614	30	313	181	0	14
	Retail	1,012	51	979	627	40	62	1,067	53	1,030	634	29	72
	Retail - Secured on real estate property	661	19	601	343	20	45	713	59	713	341	13	56
	Retail - Secured on real estate property - Of Which: SME	9	1	9	11	0	1	9	1	9	10	0	1
	Retail - Secured on real estate property - Of Which: non-SME	672	38	672	332	20	44	705	39	704	330	13	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	331	12	288	284	20	17	354	13	316	293	16	22
	Retail - Other Retail - Of Which: SME	109	4	99	80	12	6	128	5	114	88	11	7
	Retail - Other Retail - Of Which: non-SME	222	7	199	204	8	11	226	7	203	205	5	14
Equity	5	0	5	11	0	0	5	0	5	11	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	118	0	150	0	0	0	139	0	139	0	0	0
	Institutions	974	0	923	400	0	8	788	384	244	0	0	0
	Corporates	5,418	146	4,819	2,508	0	87	5,254	115	4,831	2,508	0	65
	Corporates - Of Which: Specialised Lending	248	0	245	164	0	2	247	0	244	164	0	7
	Corporates - Of Which: SME	13	0	7	6	0	0	13	0	7	4	0	0
	Retail	9	0	8	2	0	9	0	9	2	0	0	0
	Retail - Secured on real estate property	7	0	7	2	0	0	8	0	7	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	8	0	7	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	0	1	1	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	1	0	1	1	0	0	0	1	1	0	0	0
Equity	18	0	18	27	0	13	0	13	19	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: adjusted				Of which: defaulted	Of which: adjusted			
CROATIA	(in EUR, %)												
	Central banks and central governments	383	0	406	111	0	0	43	0	43	11	0	0
	Institutions	8	4	2	2	0	8	0	4	2	2	0	0
	Corporates	1,867	67	1,136	699	0	42	1,850	81	1,097	643	0	51
	Corporates - Of Which: Specialized Lending	77	0	63	40	0	1	94	0	70	44	0	0
	Corporates - Of Which: SME	451	38	262	147	0	448	38	262	126	126	0	31
	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
	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	23	0	23	39	0	0	35	0	35	61	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)		351	0	351	57	0	0	0	0	0	0	0	0
BULGARIA	Central banks and central governments	29	0	18	4	0	0	29	0	17	4	0	0
	Institutions	2,344	30	1,630	1,105	0	28	2,307	30	1,670	1,180	0	33
	Corporates	217	12	205	132	0	18	193	12	182	116	0	9
	Corporates - Of Which: Specialised Lending	859	8	626	383	0	8	850	10	607	379	0	16
	Corporates - Of Which: SME	1,628	62	1,248	871	29	81	1,658	65	1,274	881	30	74
	Retail	1,612	24	1,000	460	15	32	1,049	25	1,036	474	17	29
	Retail - Secured on real estate property	235	10	223	184	11	18	238	11	225	185	12	16
	Retail - Secured on real estate property - Of Which: SME	777	14	776	276	4	14	811	14	811	289	5	13
	Retail - Secured on real estate property - Of Which: non-SME	104	3	99	18	1	4	107	3	99	19	1	3
	Retail - Qualifying Revolving	712	35	680	383	13	46	703	37	679	389	13	41
	Retail - Other Retail	148	4	129	74	3	7	140	4	121	71	3	6
	Retail - Other Retail - Of Which: SME	564	31	561	319	10	39	563	32	558	318	10	35
	Retail - Other Retail - Of Which: non-SME	4	0	4	4	0	0	4	0	4	4	0	0
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 (i.e., substitution effects).

		IRB Approach												
		As of 30/09/2020					As of 31/12/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
					Of which: debt-hold	Of which: equity-hold				Of which: debt-hold	Of which: equity-hold			
SERBIA	(see EIR, %)													
	Central banks and central governments	1,025	0	846	270	0	0	1,000	0	912	281	0	0	0
	Institutions	30	0	26	17	0	0	15	0	11	6	0	0	0
	Corporates	2,245	22	1,116	939	0	13	2,222	22	1,104	980	0	0	28
	Corporate - Of Which: Specialized Lending	133	3	131	100	0	4	124	0	121	79	0	0	2
	Corporate - Of Which: SME	865	13	436	351	12	12	860	14	418	344	0	0	17
	Retail	336	15	330	292	14	17	331	15	304	261	14	16	16
	Retail - Secured on real estate property	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	0	0	0	0
	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	711	7	711	2	2	45	70	2	45	43	1	2	2
	Retail - Other Retail	265	13	260	271	12	15	261	14	261	243	12	15	15
	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	265	13	260	271	12	15	261	14	261	243	12	15	15
	Equity	6	0	6	16	0	0	6	0	6	16	0	0	0
Other non credit-obligation assets														
IRB Total														

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

(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).

(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 Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a		Exposure Value ^a	Risk exposure amount	Value adjustments ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments ^b			
		14	Of which: defined	26	Of which: defined	133	Of which: defined	14	Of which: defined	133	Of which: defined		
ROMANIA	(Risk (in %))	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments	72	0	16	2	0	0	126	0	76	34	0	
	Institutions	6,248	114	2,480	1,070	0	110	4,405	100	2,771	2,052	0	
	Corporates	1,411	38	709	449	0	48	722	36	688	445	0	
	Corporates - Of Which: Specialised Lending	723	35	727	552	0	27	1,331	32	728	514	0	
	Corporates - Of Which: SME	4,292	173	1,371	1,082	0	189	4,276	174	1,746	1,483	0	
	Retail	1,647	68	1,353	628	85	66	1,768	68	1,413	667	83	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1,647	68	1,353	628	85	66	1,768	68	1,413	667	81	
	Retail - Secured on real estate property - Of Which: Non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	940	10	660	120	3	10	951	9	676	136	3	
	Retail - Other Retail	1,705	95	1,657	1,092	45	113	957	97	1,277	1,080	46	
	Retail - Other Retail - Of Which: SME	324	14	276	115	6	19	349	11	129	46	5	
	Retail - Other Retail - Of Which: Non-SME	1,381	81	1,381	977	39	93	1,448	86	1,448	1,034	41	
Equity	5	0	5	10	0	0	6	0	6	10	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
GR Total		14	0	14	0	0	0	14	0	14	0	0	

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments: new provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments: new provisions		
										Of which: defined	Of which: defined
(in EUR, %)		53	53	0	0	52	52	22	0		
HUNGARY	Central banks and central government	0	0	0	0	0	0	0	0		
	Institutions	565	0	79	52	0	357	0	459		
	Corporates	4,855	45	2,494	1,786	0	66	128	2,599		
	Corporates - Of Which: Specialised Lending	603	4	601	309	0	27	648	51		
	Corporates - Of Which: SME	415	35	200	188	0	14	626	23		
	Retail	1,058	78	1,027	642	0	637	1,138	795		
	Retail - Secured on real estate property	745	55	745	340	0	51	822	453		
	Retail - Secured on real estate property - Of Which: SME	9	1	9	10	0	1	20	26		
	Retail - Secured on real estate property - Of Which: Non-SME	736	54	736	329	40	50	802	427		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	314	23	283	303	0	314	29	368			
Retail - Other Retail - Of Which: SME	81	11	74	71	25	8	68	65			
Retail - Other Retail - Of Which: Non-SME	232	12	209	231	21	14	247	18			
Equity	0	0	5	11	0	5	0	12			
Other non credit-obligation assets		-	-	-	-	-	-	-	-		

(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).

[illegible]

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

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
	(in EUR, %)	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments: specific provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments: specific provisions
		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance	
Croatia	Central banks and central governments	0	40	13	0	0	39	19	0
	Institutions	0	25	11	0	0	14	6	0
	Corporates	1,798	633	1,798	0	13	76	1,037	0
	Corporates - Of Which: Specialised Lending	76	0	59	37	0	86	39	0
	Corporates - Of Which: SME	446	53	260	130	0	441	53	24
	Retail	0	0	0	0	32	446	117	0
	Retail - Secured on real estate property	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	37	0	37	64	0	34	0	0
	Other non credit-official assets								
	Total								

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^c	Exposure Value ^d	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defined		Of which: defined		Of which: defined		Of which: defined			
BULGARIA	Central banks and central government	0	0	0	0	0	0	0	0		
	Institutions	33	0	31	7	0	22	0	19		
	Corporates	2,358	18	1,680	1,157	0	25	2,420	18		
	Corporates - Of Which: Specialised Lending	181	0	169	104	0	1	175	0		
	Corporates - Of Which: SME	876	10	634	381	0	16	911	6		
	Retail	1,552	65	1,020	134	31	73	1,567	66		
	Retail - Secured on real estate property	1,083	25	1,009	509	16	29	1,114	25		
	Retail - Secured on non-real estate property - Of Which: SME	239	11	225	261	15	16	232	17		
	Retail - Secured on non-real estate property - Of Which: Non-SME	844	15	843	538	5	12	882	15		
	Retail - Qualifying Revolving	113	2	61	26	1	3	115	1		
	Retail - Other Retail	724	37	699	299	14	43	759	40		
	Retail - Other Retail - Of Which: SME	156	5	134	79	3	7	150	5		
	Retail - Other Retail - Of Which: Non-SME	567	33	565	320	11	35	589	33		
	Other non credit-obligation assets	4	0	4	4	0	4	0	4		

(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).

[illegible]

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

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Finland	0 0 0 0 0 19 0 19	0 0 0 0 0 19 0 19	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 19 0 19	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	France	0 16 12 15 32 211 29 314	0 16 12 15 32 211 29 314	0 0 0 0 0 29 0 58	0 0 0 0 0 0 0 0	0 16 10 0 11 5 0 42	0 0 10 0 21 177 0 215	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Germany	54 40 127 0 266 877 25 1.532	54 40 127 0 266 877 25 1.532	50 0 0 0 44 13 0 106	0 0 0 0 0 0 0 0	4 40 26 28 32 864 2 133	0 0 100 116 190 864 23 1.284	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Croatia	22 73 293 141 105 36 17 686	22 69 293 141 105 36 17 682	1 2 3 4 23 9 14 56	0 0 0 0 0 0 0 0	16 71 145 93 57 3 2 387	5 0 144 44 26 24 1 244	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 1 3 4 0 1 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	11
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Greece													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hungary	27 102 177 272 345 214 34 1.170	27 102 177 272 345 214 34 1.170	1 4 15 6 10 79 29 144	0 0 51 7 0 0 0 57	11 0 87 209 223 17 3 549	15 98 24 50 111 118 1 419	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	19
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Ireland	0 0 20 0 12 60 0 92	0 0 20 0 12 60 0 92	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 20 0 12 5 0 37	0 0 0 0 0 55 0 55	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Italy	102 25 0 0 0 0 0 127	102 25 0 0 0 0 0 127	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 45	57 25 0 0 0 0 0 82	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latvia	0 0 15 0 0 0 0 15	0 0 15 0 0 0 0 15	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 15	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		9	9	0	0	0	9	0	0	0	0	0	0	
5Y - 10Y f	4	4	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		13	9	4	0	0	9	0	0	0	0	0	0	0
10 - 3M f	Luxembourg													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
10 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f	153	153	0	0	0	153	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		153	153	0	0	0	153	0	0	0	0	0	0	0
10 - 3M f	Poland	86	70	0	83	0	2	0	0	0	0	0	0	0
3M - 1Y f		41	9	8	10	5	19	0	0	0	0	0	0	
1Y - 2Y f		58	58	7	0	16	35	0	0	0	0	0	0	
2Y - 3Y f		65	65	3	0	3	59	0	0	0	0	0	0	
3Y - 5Y f		219	219	7	0	10	202	0	0	0	0	0	0	
5Y - 10Y f	141	141	18	0	9	114	0	0	0	0	0	0	0	
10Y - more	12	12	0	0	0	0	0	0	0	0	0	0	0	
Total		623	574	55	93	43	431	0	0	0	0	0	0	2
10 - 3M f	Portugal													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
10 - 3M f	Romania	174	174	0	0	136	39	0	0	0	0	0	0	0
3M - 1Y f		115	108	27	0	38	50	0	0	0	0	6	0	0
1Y - 2Y f		244	243	34	0	109	101	0	0	0	0	1	0	0
2Y - 3Y f		574	574	22	0	123	429	0	0	0	0	0	0	0
3Y - 5Y f		389	389	3	0	132	254	0	0	0	0	0	0	0
5Y - 10Y f	599	599	20	0	113	467	0	0	0	0	4	0	0	
10Y - more	45	45	9	0	0	36	0	0	0	0	0	0	0	
Total		2,142	2,132	115	0	652	1,375	0	0	0	0	11	0	44
10 - 3M f	Slovakia	284	262	11	0	1	272	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	3	0	0
1Y - 2Y f		21	21	15	0	0	6	0	0	0	0	0	0	0
2Y - 3Y f		135	102	8	0	16	112	0	0	0	0	0	0	0
3Y - 5Y f		169	169	5	0	0	164	0	0	0	0	0	0	0
5Y - 10Y f	899	899	11	0	15	873	0	0	0	0	0	0	0	
10Y - more	118	118	9	0	0	109	0	0	0	0	0	0	0	
Total		1,627	1,572	59	0	32	1,536	0	0	0	0	4	0	1
10 - 3M f	Slovenia	6	6	0	0	0	6	0	0	0	0	0	0	0
3M - 1Y f		10	7	4	0	6	4	0	0	0	0	0	0	0
1Y - 2Y f		5	5	0	0	4	1	0	0	0	0	0	0	0
2Y - 3Y f		53	53	0	0	0	53	0	0	0	0	0	0	0
3Y - 5Y f		28	28	0	0	28	0	0	0	0	0	0	0	0
5Y - 10Y f	12	12	0	0	12	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		114	111	4	0	51	60	0	0	0	0	0	0	5

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2020

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	160 51 165 56 19 0 0	160 51 165 56 19 0 0	60 0 0 0 0 0 0	0 0 0 0 0 0 0	96 27 71 36 19 0 0	4 25 94 21 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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		452	452	60	0	248	143	0	0	0	0	0	0	20
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	0 0 0 2 29 50 6	0 0 0 2 29 50 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 2 29 50 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		87	87	0	0	0	87	0	0	0	0	4	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	5 7 101 34 189 107 42	5 2 61 34 189 107 42	0 5 11 34 96 107 42	0 0 22 0 0 0 0	0 0 2 0 0 0 0	5 2 1 0 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		485	441	295	22	2	13	0	0	0	0	0	0	35
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA	40 204 316 197 102 35 46	40 196 316 197 102 55 46	1 1 17 0 0 8 41	0 0 0 0 0 0 0	22 51 77 46 28 33 0	17 152 222 150 74 15 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 17	0 0 0 0 0 0 0	0 0 0 0 0 0 451
Total		961	952	67	0	258	635	0	0	0	0	17	17	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	0 0 0 0 0 0 15	0 0 0 0 0 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		15	15	0	0	0	15	0	0	0	0	0	0	0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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						Derivatives with positive fair value Carrying amount Notional amount		Derivatives with negative fair value Carrying amount Notional amount		Off-balance sheet exposures			
Nominal	Provisions														
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	6	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	1	0		
[1Y - 2Y]		5	5	0	0	0	5	0	0	0	0	46	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		4	4	0	0	0	4	0	0	0	0	0	0		
[5Y - 10Y]		108	108	0	0	0	108	0	0	0	0	0	0		
[10Y - more]	75	75	0	0	0	75	0	0	0	0	0	0	0		
Total		191	191	0	0	0	191	0	0	0	0	53	0	9	
[0 - 3M]	Others	4	4	2	0	2	0	0	0	0	0	2	0		
[3M - 1Y]		96	95	14	0	79	3	0	0	0	0	0			
[1Y - 2Y]		202	202	17	0	73	110	0	0	0	0	0			
[2Y - 3Y]		141	141	25	0	60	56	0	0	0	0	0			
[3Y - 5Y]		132	132	35	0	28	69	0	0	0	0	0			
[5Y - 10Y]		664	664	19	0	125	521	0	0	0	0	0			
[10Y - more]	125	125	1	0	0	124	0	0	0	0	1	0			
Total		1,363	1,362	113	0	366	882	0	0	0	0	3	0	402	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Austria	519	519	69	0	33	417	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		53	37	25	0	5	23	0	0	0	0	0	0	0	
[2Y - 3Y]		42	42	7	0	0	35	0	0	0	0	0	0	0	
[3Y - 5Y]		304	304	25	0	21	258	0	0	0	0	1	0	0	
[5Y - 10Y]		1,143	1,143	29	0	7	1,107	0	0	0	0	0	0	0	
[10Y - more		178	178	53	0	0	125	0	0	0	0	101	0	0	
Total		2,240	2,224	209	0	65	1,965	0	0	0	0	102	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		16	16	0	0	0	16	0	0	0	0	0	0	0	
[5Y - 10Y]		142	142	25	0	3	113	0	0	0	0	0	0	0	
[10Y - more		25	25	15	0	3	10	0	0	0	0	0	0	0	
Total		182	182	40	0	3	139	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria	20	20	0	0	1	19	0	0	0	0	0	0	0	
[3M - 1Y]		81	78	0	0	45	36	0	0	0	0	0	0	0	
[1Y - 2Y]		76	76	2	0	42	33	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	1	0	0	5	0	0	0	0	3	0	0	
[3Y - 5Y]		250	250	3	0	44	202	0	0	0	0	0	0	0	
[5Y - 10Y]		130	130	3	0	18	109	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	1	0	0	0	0	0	0	0	0	
Total		563	560	10	0	150	403	0	0	0	0	4	0	2	
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more															
Total															
[0 - 3M]	Czech Republic	306	306	0	0	0	306	0	0	0	0	0	0	0	
[3M - 1Y]		131	131	0	85	0	46	0	0	0	0	0	0	0	
[1Y - 2Y]		179	179	0	0	0	179	0	0	0	0	0	0	0	
[2Y - 3Y]		98	98	0	0	0	98	0	0	0	0	20	0	0	
[3Y - 5Y]		305	305	0	0	0	305	0	0	0	0	0	0	0	
[5Y - 10Y]		548	548	0	0	54	494	0	0	0	0	0	0	0	
[10Y - more		89	89	0	0	0	89	0	0	0	0	0	0	0	
Total		1,655	1,655	0	85	54	1,517	0	0	0	0	20	0	6	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	4	0	0	0	0	0	0	1	
[0 - 3M]	Estonia														
[3M - 1Y]		65	65	40	0	0	25	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		23	23	16	0	0	7	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		88	88	56	0	0	32	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2021

(mln EUR)		As of 30/06/2021															Risk weighted exposure amount
		Direct exposures															
		On balance sheet								Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		9	9	0	0	0	9	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		8	8	0	0	0	0	8	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		17	17	0	0	0	17	0	0	0	0	0	0	0	0	3	
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		26	26	0	0	26	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		11	11	0	0	0	11	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		6	6	0	0	0	6	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		32	32	0	0	11	21	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		338	338	30	0	5	303	0	0	0	0	0	0	0	0		
I 10Y - more	74	74	1	0	0	73	0	0	0	0	0	0	0	0			
Total		486	486	30	0	42	414	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Germany	20	20	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		112	112	0	0	9	102	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		153	153	7	0	55	91	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		47	47	0	0	21	26	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		229	229	0	0	19	210	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		849	849	7	0	0	842	0	0	0	0	0	0	0	0		
I 10Y - more	30	30	1	0	6	23	0	0	0	0	0	0	0	0			
Total		1,440	1,440	35	0	111	1,294	0	0	0	0	0	0	0	0	15	
I 0 - 3M f	Croatia	23	23	3	0	20	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		278	278	1	0	216	61	0	0	0	0	2	0	0	0		
I 1Y - 2Y f		130	130	3	0	21	107	0	0	0	0	1	0	0	0		
I 2Y - 3Y f		144	144	8	0	94	43	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		93	93	9	0	60	24	0	0	0	0	1	0	0	0		
I 5Y - 10Y f		61	61	34	0	3	24	0	0	0	0	0	0	0	0		
I 10Y - more	42	42	20	0	1	20	0	0	0	0	0	0	0	0			
Total		771	771	78	0	415	278	0	0	0	0	5	0	0	0	19	
I 0 - 3M f	Greece																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Hungary	19	19	0	0	0	19	0	0	0	0	0	0	2	0		
I 3M - 1Y f		195	167	7	43	33	111	0	0	0	0	27	0	0	0		
I 1Y - 2Y f		85	85	9	0	59	17	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		354	354	6	6	256	85	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		298	298	4	0	201	93	0	0	0	0	1	0	0	0		
I 5Y - 10Y f		261	261	13	0	88	159	0	0	0	0	0	0	0	0		
I 10Y - more	66	66	12	0	52	1	0	0	0	0	0	0	0	0			
Total		1,278	1,250	52	50	690	485	0	0	0	0	31	0	0	0	26	
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		10	10	0	0	10	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		10	10	0	0	10	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		11	11	0	0	11	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		55	55	0	0	5	55	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		92	92	0	0	37	55	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Italy	30	30	0	0	0	30	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		50	50	0	0	50	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		81	81	0	0	50	30	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		15	15	0	0	0	15	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		16	16	0	0	0	16	0	0	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
												Nominal	Provisions		
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				
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		2	2	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		9	9	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		20	20	20	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		32	32	20	0	0	11	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		14	14	0	0	0	14	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		14	14	0	0	0	14	0	0	0	0	0	0	0	
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		153	153	0	0	0	153	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		153	153	0	0	0	153	0	0	0	0	0	0	0	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		82	82	0	10	21	51	0	0	0	0	0	0	0	
I 1Y - 2Y f		6	6	0	0	4	2	0	0	0	0	0	0	0	
I 2Y - 3Y f		68	68	0	0	3	64	0	0	0	0	0	0	0	
I 3Y - 5Y f		261	261	0	0	6	254	0	0	0	0	0	0	0	
I 5Y - 10Y f		117	117	0	0	9	108	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		533	533	0	10	43	480	0	0	0	0	0	0	6	
I 0 - 3M f	Portugal														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Romania	1	1	0	0	0	1	0	0	0	0	0	0	0	
I 3M - 1Y f		121	111	7	0	15	99	0	0	0	0	0	0	0	
I 1Y - 2Y f		226	226	4	0	124	97	0	0	0	0	0	0	0	
I 2Y - 3Y f		775	774	1	0	220	553	0	0	0	0	0	0	0	
I 3Y - 5Y f		615	615	2	0	243	370	0	0	0	0	0	0	0	
I 5Y - 10Y f		530	530	28	0	113	389	0	0	0	0	2	0	0	
I 10Y - more		55	55	2	0	16	37	0	0	0	0	0	0	0	
Total		2,321	2,311	45	0	731	1,545	0	0	0	0	9	0	62	
I 0 - 3M f	Slovakia	1	1	0	0	0	1	0	0	0	0	2	0	0	
I 3M - 1Y f		7	1	1	0	0	6	0	0	0	0	0	0	0	
I 1Y - 2Y f		81	57	0	0	0	81	0	0	0	0	0	0	0	
I 2Y - 3Y f		128	128	0	0	16	112	0	0	0	0	0	0	0	
I 3Y - 5Y f		223	223	0	0	6	217	0	0	0	0	0	0	0	
I 5Y - 10Y f		991	991	22	0	9	961	0	0	0	0	0	0	0	
I 10Y - more		76	76	8	0	68	68	0	0	0	0	0	0	0	
Total		1,907	1,477	30	0	31	1,446	0	0	0	0	3	0	2	
I 0 - 3M f	Slovenia	6	6	1	0	0	5	0	0	0	0	0	0	0	
I 3M - 1Y f		7	3	5	0	2	7	0	0	0	0	0	0	0	
I 1Y - 2Y f		63	63	7	0	2	54	0	0	0	0	0	0	0	
I 2Y - 3Y f		48	48	23	0	19	7	0	0	0	0	0	0	0	
I 3Y - 5Y f		63	55	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		63	63	50	0	12	0	0	0	0	0	0	0	0	
I 10Y - more		57	57	0	0	0	0	0	0	0	0	0	0	0	
Total		299	295	198	0	35	66	0	0	0	0	0	0	7	

[illegible]

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	655 147 131 60 29 12 0	655 147 131 60 29 12 0	0 39 15 29 13 0 0	0 0 0 0 0 0 0	655 66 40 31 11 0 0	0 42 77 0 4 7 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China	0 0 1 1 26 47 5	0 0 1 1 26 47 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 1 26 47 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Switzerland														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	22 35 95 135 239 2 29	22 6 95 135 239 2 29	0 0 0 0 0 2 0	0 0 23 0 0 0 0	0 35 1 78 205 0 29	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 0 0 0	0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	81 374 237 303 187 122 46	81 361 237 303 187 122 46	0 27 13 0 16 35 35	0 0 0 0 0 0 0	0 86 43 82 90 35 5	61 26 182 166 82 53 0	0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0	215	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 0 0 0 47 0 15	0 0 0 0 47 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 15	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	11	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2021

Direct exposures

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	45	0	0	
[2Y - 3Y]		3	3	0	0	0	3	0	0	0	0	0	0	0	
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[5Y - 10Y]		102	102	0	0	0	102	0	0	0	0	0	0	0	
Total		190	190	0	0	0	190	0	0	0	0	45	0	8	
[0 - 3M]	Others	2	2	0	0	2	0	0	0	0	0	0	0	0	
[3M - 1Y]		86	86	3	0	79	4	0	0	0	0	8	0	0	
[1Y - 2Y]		218	218	0	0	61	157	0	0	0	0	0	0	0	
[2Y - 3Y]		82	82	6	0	59	14	0	0	0	0	13	0	0	
[3Y - 5Y]		288	288	5	0	88	194	0	0	0	0	0	0	0	
[5Y - 10Y]		527	527	78	0	88	422	0	0	0	0	0	0	0	
[10Y - more		99	99	0	0	0	99	0	0	0	0	1	0	0	
Total		1,303	1,303	92	0	377	890	0	0	0	0	21	0	434	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²							
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3							
(mln EUR)																		
Cash balances at central banks and other demand deposits	28,354	0	0	0	0	0	0	0	0	27,987	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	19,896	0	12	12	0	17	0	0	0	19,532	0	11	11	0	16	0	0	
Central banks	1,298	0	0	0	0	0	0	0	0	1,213	0	0	0	0	0	0	0	
General governments	14,528	0	0	0	0	10	0	0	0	14,188	0	0	0	0	9	0	0	
Credit institutions	2,808	0	0	0	0	0	0	0	0	2,617	0	0	0	0	0	0	0	
Other financial corporations	686	0	11	11	0	5	0	0	0	933	0	10	10	0	5	0	0	
Non-financial corporations	575	0	2	2	0	1	0	0	0	580	0	0	0	0	2	0	0	
Loans and advances(including at amortised cost and fair value)	104,141	95	2,824	2,824	2,785	758	1,809	1,809	575	105,193	122	2,840	2,840	2,825	802	1,752	1,752	
Central banks	5,498	0	0	0	0	0	0	0	0	6,762	0	0	0	0	0	0	0	
General governments	1,653	0	2	2	2	2	2	2	0	2,029	1	2	2	2	2	2	2	
Credit institutions	4,286	3	3	3	3	0	3	3	0	5,106	0	3	3	3	1	3	3	
Other financial corporations	11,390	0	107	107	107	36	39	39	0	9,439	0	97	97	97	36	36	36	
Non-financial corporations	46,498	31	1,626	1,626	1,607	334	1,003	1,003	390	46,333	50	1,615	1,615	1,604	368	945	945	
of which: small and medium-sized enterprises at amortised cost	10,061	19	426	426	425	122	284	284	141	11,305	33	530	530	530	152	338	338	
of which: Loans collateralised by commercial immovable property at amortised cost	11,579	3	421	421	421	112	231	231	189	11,461	12	551	551	551	141	233	233	
Households	34,815	62	1,087	1,087	1,066	385	762	762	185	35,523	71	1,123	1,123	1,119	394	767	767	
of which: Loans collateralised by residential immovable property at amortised cost	22,571	9	431	431	421	164	266	266	155	23,308	11	436	436	436	180	259	259	
of which: Credit for consumption at amortised cost	9,018	45	518	518	517	181	392	392	2	8,762	51	537	537	537	171	399	399	
DEBT INSTRUMENTS other than HFT	152,391	95	2,837	2,837	2,785	774	1,809	1,809	575	152,711	122	2,851	2,851	2,825	818	1,752	1,752	
OFF-BALANCE SHEET EXPOSURES	45,106		257	257	256	107	61	61	1	46,764		256	256	255	105	71	71	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing 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.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 Raiffeisen Bank International AG

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	34,870	0	0	0	0	0	0	0	0	0	35,807	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	20,322	0	11	11	0	20	0	0	0	0	20,730	0	0	0	0	16	0	0	0	0
Central banks	800	0	0	0	0	0	0	0	0	0	584	0	0	0	0	0	0	0	0	0
General governments	15,175	0	0	0	0	13	0	0	0	0	15,679	0	0	0	0	8	0	0	0	0
Credit institutions	2,850	0	0	0	0	0	0	0	0	0	2,862	0	0	0	0	0	0	0	0	0
Other financial corporations	803	0	10	10	0	5	0	0	0	0	659	0	0	0	0	5	0	0	0	0
Non-financial corporations	694	0	0	0	0	2	0	0	0	0	945	0	0	0	0	3	0	0	0	0
Loans and advances (including at amortised cost and fair value)	108,156	140	2,913	2,913	2,896	827	1,788	1,788	680	112,678	96	2,945	2,945	2,706	846	1,781	1,671	740		
Central banks	8,587	0	0	0	0	0	0	0	0	11,332	0	0	0	0	0	0	0	0	0	0
General governments	1,629	0	2	2	2	1	2	2	0	1,713	0	2	2	2	1	1	1	0		
Credit institutions	4,991	0	3	3	3	0	3	3	0	4,582	0	4	4	4	0	3	3	0		
Other financial corporations	9,368	0	95	95	95	49	37	37	5	9,604	0	115	115	95	42	44	39	5		
Non-financial corporations	47,638	63	1,614	1,614	1,602	410	950	950	463	48,278	25	1,631	1,631	1,475	432	926	859	348		
of which: small and medium-sized enterprises at amortised cost	11,582	33	558	558	558	139	322	322	237	12,055	16	548	548	497	137	310	285	238		
of which: Loans collateralised by commercial immovable property at amortised cost	11,180	33	399	399	399	97	213	213	185	11,377	4	542	542	438	133	211	172	255		
Households	35,942	78	1,199	1,199	1,194	367	797	797	213	37,169	71	1,194	1,194	1,130	371	806	768	387		
of which: Loans collateralised by residential immovable property at amortised cost	23,721	12	462	462	462	163	266	266	188	25,097	16	487	487	468	173	282	250	205		
of which: Credit for consumption at amortised cost	9,086	56	584	584	584	165	434	434	2	9,593	49	601	601	594	165	438	440	5		
DEBT INSTRUMENTS other than HFT	163,348	140	2,924	2,924	2,896	847	1,788	1,788	680	169,214	96	2,945	2,945	2,706	862	1,781	1,671	740		
OFF-BALANCE SHEET EXPOSURES	47,776		257	257	256	108	68	68	0	50,513		226	226		113	66	66	29		

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

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

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

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,065	1,151	738	694	336	107	2,354	1,197	713	658	414	129
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	0	2	2	2	2	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	58	39	11	10	5	0	107	40	13	10	0	0
Non-financial corporations	1,462	865	551	522	93	45	1,568	871	511	480	96	46
of which: small and medium-sized enterprises at amortised cost	251	148	94	90	50		300	172	116	109	53	
Households	543	246	175	160	239	62	678	284	186	166	317	83
DEBT INSTRUMENTS other than HFT	2,065	1,151	738	694	336		2,354	1,197	713	658	414	
Loan commitments given	106	40	10	9	4	0	105	44	15	14	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,051	1,281	808	703	496	145	3,107	1,303	825	708	1,468	466
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	0	1	1	1	1	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	172	56	25	14	0	0	187	71	42	31	0	0
Non-financial corporations	2,110	901	578	503	135	54	2,198	920	590	502	1,043	296
of which: small and medium-sized enterprises at amortised cost	399	208	132	124	78		1,036	402	233	186	693	
Households	766	322	203	185	361	91	720	310	192	173	425	170
DEBT INSTRUMENTS other than HFT	3,051	1,281	808	703	496		3,107	1,303	825	708	1,468	
Loan commitments given	119	47	17	15	1	0	211	49	16	13	7	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Raiffeisen Bank International AG

(m EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	1,396	28	28	1,369	35	0	1,369	38	38	1,362	40	0	1,329	50	50	1,328	48	0	1,467	47	47	1,465	49	0
B Mining and quarrying	1,621	95	95	1,621	92	0	1,468	107	107	1,468	93	0	1,433	117	117	1,433	101	0	1,176	107	107	1,175	95	0
C Manufacturing	10,504	271	271	10,504	238	0	10,618	285	285	10,612	238	0	10,832	293	293	10,826	234	0	10,894	308	308	10,892	229	0
D Electricity, gas, steam and air conditioning supply	1,539	137	137	1,539	107	0	1,482	93	93	1,482	68	0	1,295	92	92	1,294	70	0	1,319	92	92	1,318	76	0
E Water supply	301	2	2	301	2	0	248	2	2	248	3	0	243	2	2	243	3	0	276	2	2	276	3	0
F Construction	2,107	113	113	2,103	88	0	1,986	118	118	1,981	95	0	1,888	114	114	1,884	94	0	1,800	113	113	1,795	97	0
G Wholesale and retail trade	9,549	333	333	9,524	276	0	9,718	328	328	9,692	272	0	10,370	318	318	10,341	270	0	10,856	299	299	10,817	263	0
H Transport and storage	2,710	157	157	2,710	115	0	2,822	150	150	2,821	121	0	2,872	152	152	2,871	124	0	2,808	149	149	2,807	113	0
I Accommodation and food service activities	814	21	21	814	30	0	815	72	72	815	41	0	815	72	72	815	45	0	814	123	123	814	57	0
J Information and communication	1,386	46	46	1,386	32	0	1,472	38	38	1,472	29	0	1,505	37	37	1,505	31	0	1,436	29	29	1,436	25	0
K Financial and insurance activities	1,289	25	25	1,286	29	0	961	21	21	958	24	0	981	21	21	978	24	0	1,008	21	21	1,005	27	0
L Real estate activities	7,398	263	263	7,335	186	0	7,475	245	245	7,430	186	0	7,524	226	226	7,476	203	0	7,851	222	222	7,802	201	0
M Professional, scientific and technical activities	3,756	77	77	3,756	64	0	3,530	64	64	3,529	52	0	4,037	62	62	4,036	56	0	4,082	65	65	4,082	63	0
N Administrative and support service activities	1,079	41	41	1,076	18	0	1,235	40	40	1,234	25	0	1,241	40	40	1,240	32	0	1,323	37	37	1,323	28	0
O Public administration and defence, compulsory social security	12	0	0	12	0	0	7	0	0	7	0	0	5	0	0	5	0	0	7	0	0	7	0	0
P Education	52	1	1	52	2	0	70	2	2	70	2	0	53	2	2	53	2	0	57	2	2	57	2	0
Q Human health services and social work activities	607	4	4	606	10	0	695	4	4	695	11	0	716	4	4	716	12	0	826	16	16	826	20	0
R Arts, entertainment and recreation	130	2	2	130	3	0	127	2	2	125	3	0	121	3	3	120	4	0	142	3	3	140	5	0
S Other services	249	8	8	249	10	0	235	8	8	235	10	0	177	8	8	177	9	0	136	4	4	136	5	0
Loans and advances	46,498	1,626	1,626	46,393	1,337	0	46,333	1,615	1,615	46,238	1,313	0	47,638	1,614	1,614	47,541	1,360	0	48,278	1,631	1,631	48,195	1,358	0

⁽¹⁾ 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.

	As of 30/09/2020															As of 31/12/2020																				
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that did not be considered		Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that did not be considered		Gross carrying amount	
	Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing movements		Performing		Non-performing			Performing		Non-performing			Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing movements				
(in EUR)	Of which: repurchased with subsequent increase in credit risk, net of initial recognition but not credit-impaired	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)	Of which: Initially to be derecognized but not credit-impaired (Stage 2)				
Newly originated loans and advances, subject to public guarantee scheme	156	105	0	3	6	0	0	0	4	6	0	0	0	0	0	8	0	240	240	0	63	0	0	0	0	7	6	0	0	3	6	0	0	12	0	
Of which: Personalities	10	10			6				1	1						0		18	18		0					0	6					0	0			
Of which: Collateralized by residential immovables property	0	0							0	0						0		0	0		0					0	0					0	0			
Of which: Non-financial corporations	146	146	0	3	0	0	0	0	3	2	0	0	0	0	0	8	0	220	220	0	63	0	0	0	0	6	0	0	0	3	0	0	0	10	0	
Of which: Small and Medium-sized Enterprises	146	146							3	2						0		220	220		6					6	0						0	0		
Of which: Collateralized by commercial immovables property	0	0							0	0						0		0	0		0					0							0	0		

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Raffaelsen Bank International AG

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																	
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										
	Performing				Non-performing			Performing				Non-performing			Performing			Non-performing				Performing				Non-performing			Performing				Non-performing		
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days					
	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis	Public guarantee received in the context of the COVID-19 crisis					
Loans and advances subject to active EBA-compliant moratoria	1,037	873	4	208	84	4	6	86	31	0	16	38	3	4	2	2	942	468	2	151	81	1	23	81	39	0	5	42	1	10	0	2			
Of which: Households	120	449	2	154	30	2	4	47	16	0	7	26	1	2	0	1	402	346	1	66	53	1	5	44	16	0	4	26	0	3	0	1			
Of which: Collateralised by residential immovable property	338	299	1	103	39	1	2	32	11	0	3	21	0	1	0	0	252	217	0	51	39	0	2	29	10	0	1	20	0	1	0	0			
Of which: Non-financial corporations	515	503	2	249	52	1	3	26	13	0	12	8	0	2	2	1	140	112	1	65	38	0	18	17	2	0	2	14	0	8	0	0			
Of which: Small and Medium-sized Enterprises	266	193	2	79	12	1	2	15	6	0	7	6	0	2	3	2	1	83	71	1	25	12	0	3	10	3	0	2	7	0	1	0	0		
Of which: Collateralised by commercial immovable property	206	206	0	90	0	0	0	5	1	0	4	0	0	0	0	0	49	30	0	9	19	0	16	9	1	0	0	0	0	6	0	0			

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
			Performing		Non-performing		Performing		Non-performing		Performing							Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which:

(mln EUR)	As of 31/03/2021															As of 30/06/2021																	
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-performing				Performing			Non-performing					Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing					Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures						
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days																		
Only originated loans and advances subject to public guarantee schemes	259	259	0	103	0	0	0	8	8	0	5	0	0	16	0	269	268	0	180	1	0	1	9	9	0	8	1	0	0	20	0		
Of which: Households	30	30					1	1						0		0	23	23		0				1	1		0				0		
Of which: Collateralised by residential immovable property	0	0												0	0	0	0	0		0				0	0		0				0		
Of which: Non-financial corporations	229	229	0	103	0	0	0	7	7	0	5	0	0	16	0	240	240	0	180	1	0	1	8	8	0	8	0	0	0	20	0		
Of which: Small and Medium-sized Enterprises	229	229						7	7					0		0	240	240		180				8	8		0				0		
Of which: Collateralised by commercial immovable property	0	0						0	0					0	0	0	0	0		0				0	0		0				0		