

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.



## **Key Metrics**

(min 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



## Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	11,690	12,401	12,439	12,914	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



# 2021 EU-wide Transparency Exercise Capital Raiffeisen Bank International AG

			As of 30/09/2020	As of 31/12/2020			000ED 000E	A CALL LIVAN
		(min EUR, %)	,,	,,	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	13,931	14,590	14,508	15,389	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,055	10,762	10,798	11,296	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,974	5,974	5,974	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		8,616	9,095	9,119	9,579	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income	-3,354	-3,460	-3,397	-3,397	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-288	-327	-327	-352	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	399	421	483	461	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-15	-4	-16	-14	C 01.00 (r250.c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-723	-585	-574	-584	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs						of CCR Articles 36(1) point (c) and 38 of CRR
			-10	-13	-12	-11	C 01.00 (r370,c010)	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-27	-11	-10	-10	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010)	Articles 4(36), 3((1) point (k) (i) and 89 to 91 of CRR; Articles 38(1) point (k) (ii), 243(1) point (ii), 243(1) point (iii), 244(1) point (iii) and 258 of CRR; Articles 36(1) point k) (iii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.  36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-27	-11	-10	-10	C 01.00 (r460,c010)	Articles 36(1) point (k) (é), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-22	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
Transactial period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515.c010)	Article 36(1), point (I) CRR
	A.1.19		-329	-329	-329	-329	C 01.00 (r524.c010)	Article 3 CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-329	-329				Article 3 Clot
		CET1 capital elements or deductions - other			-114	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,723	1,727	1,684	1,663	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,635	1,639	1,640	1,619	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (+690,c010) + C 01.00 (7700,c010) + C 01.00 (7710,c010) + C 01.00 (7740,c010) + C 01.00 (7744,c010) + C 01.00 (7748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	88	88	44	44	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,778	12,489	12,483	12,958	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,153	2,101	2,025	2,431	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,892	1,847	1,761	2,152	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		261	254	264	278	C 01.00 (r010,c010) + C 01.00 (r920,c010) + C 01.00 (r030,c010) + C 01.00 (r940,c010) + C 01.00 (r050,c010) + C 01.00 (r970,c010) + C 01.00 (r074,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r890,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
	B.1	Of which: Transitional adjustments included	10	13	12	11	C 05.01 (r010;c040)	
6107711 00-00-0	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.55%	13.65%	13.25%	13.30%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.70%	15.84%	15.32%	15.25%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.38%	18.50%	17.81%	18.11%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,055	10,762	10,798	11,296	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)1	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.55%	13.65%	13.26%	13.30%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	1					

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	10-		1
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(min EUR, %)					C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	65,599	63,881	65,505	68,607	+ C 08.01 (r040, 256, 3001) + C 08.01 (r050, 2560, 3001) + C 08.01 (r050, 2560, 5001) + C 08.01 (r040, 2560, 5002) + C 08.01 (r050, 2560, 5002), + C 08.01 (r050, 2560, 5002)]-[ 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) <sup>2</sup>	1,202	1,214	1,251	1,435	C 07.00 (r/90, c20, 5001) + C 07.00 (r110, c220, 5001) + C 07.00 (r130, c220, 5001) + C 08.01 (r/94), c260, 5001) + C 08.01 (r/94, c260, 5001) + C 08.01 (r/94, c260, 5001) + C 08.01 (r/94, c260, 5002) + C 08.01 (r/94, c260, 5002) + C 08.01 (r/95, c
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 (8470, 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_990,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	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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

(1.50)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min 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 <sup>1</sup>	0	25	0	0
Of which restructuring <sup>1</sup>	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidaries, 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 subsidaries, 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  Unformation available only as of end of the year	625	789	201	596

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

(mln EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fi	ir value hierar	chy		Fi	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii); 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)(ii); 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	0 358 0		IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	201				161				22				-38				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,470				4,657				4,589				4,565				
TOTAL ASSETS	164,454				165,665				175,814				181,334				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	L/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	ımulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gross	carrying amo	ınt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not 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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost	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)

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

<sup>(</sup>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.



#### **Breakdown of liabilities**

Raiffeisen Bank International AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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 <sup>1</sup>	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Raiffeisen Bank International AG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2,744	2,453	2,087	2,001	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	86	97	7	7	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	324	404	305	231	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	4,874	3,768	5,530	5,153	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		148,412	149,707	159,327	164,563	



# 2021 EU-wide Transparency Exercise Market Risk Raiffeisen Bank International AG

								Ruines	SELL DOLLK TH	cernacional.	AU											
	SA						[M									IM						
			VaR (Memorar	VaR (Memorandum item) STRESSED VaR (Memoran		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		FLOOR			TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	1.702	1.935	24	6	139	40							21	6	133	40						
Of which: General risk Of which: Specific risk	816 885	868 1.067	24	6	139	40							21	6	133	40						
Equities	145	1,067	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 Commodities risk	298	268	48	15	78	22							49	15	69	20						
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 30/0	6/2021					-,
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 Foreign exchange risk	83 366	99 372	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	306	3/2	/5	25	89	0							/1	12	149	44						
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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisen Bank International AG

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	32,387	34,446	1,008		36,786	39.068	1,255	
	Regional governments or local authorities	1,751	1,733	97		1.681	1,696	103	
	Public sector entities	780	882	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	1,655	1,602	210		1,694	1,652	274	
	Corporates	6,466	5,208	4,823		6,398	5,225	4,845	
	of which: SME	2,258	1,790	1,412		2,212	1,766	1,393	
	Retail	9,262	7,016	5,040		9,012	6,848	4,908	
Consolidated data	of which: SME	1,507	1,253	719		1,540	1,290	741	
CONSONIDATED DELLA	Secured by mortgages on immovable property	13,318	13,072	7,148		10,476	10,221	6,178	
	of which: SME	1,011	987 361	411		1,024 894	1,001	411	
	Exposures in default	980		416	612		317	364	569
	Items associated with particularly high risk	116 68	95 68	143		110	97	145	
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	68	68	11		68	68	11	
ı	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)	52	52	18		80	90	19	
ı	Collective investments undertakings (CIU) Equity	1,030	1,030	1,568		1,200	1,200	1,804	
	Other exposures	3.081	3,074	2,617		3.164	3.160	2,620	
	Standardised Total <sup>2</sup>	72,601	71,005	23,130	921	74,432	73,436	22,570	878
	Standardised Lotal	(1) Orininal evenoure unlike Fe							

		Standardised Approach									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)	16.373	17.742			15.700	17.065				
	Central governments or central banks Regional governments or local authorities	16,373 159	17,742	0		15,700	17,065	0			
	Public sector entities	470	482			880	869	10			
	Multilateral Development Banks	970	-02	0		0.00	0.00	1,7			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	685	700	29		660	675	38			
	Corporates	1,062	953	922		1,041	953	920			
	of which: SME	146	115	94		161	135	111			
	Retail	602	460	345		328	261	195			
AUSTRIA	of which: SME	0	0	0		0	0	0			
710011121	Secured by mortoages on immovable property	6,517 305	6,402 304	2,275 89		3,596 307	3,475 306	1,269			
	of which: SME Exposures in default	305	309 29	31		307	3Ub. 25	39	1.		
	Exposures in default  Items associated with particularly high risk	100	29	122		99	33	117	12		
	Covered bonds	33	33	5		34	34				
	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	16			
	Equity	881	881	1,341		1,052	1,052	1,566			
	Other exposures	867	867	731		894	894	735			
	Standardised Total <sup>2</sup>				29				30		

\*\*Obside demonses unlike Economy value, is recorded before taking into part and with at due to conditionate before a condition administration before taking in the condition administration before take and administration of the conditionation administration admin

					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
CZECH REPUBLIC	Central overments or central basics Resional overments or local authorities Public sector entities Meditation of Development Banks Seath and Oranishations Commontes General Commontes General Commontes General Commontes of Medic Self Resial	5,796 3 0 0 0 3 677 296 1,197 204 1,146 45 45 45 4 0 0 0 0 3 3 3 3 3 4 7 7 2 9 1 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1 9 1	5,919 1 1 2 2 0 0 0 3 610 262 888 203 1,129 145 20 4 0 0 0 3 3 3 3 3	0 0 4 0 0 1 1 555 206 637 116 407 48 23 5 0 0 0 5	23	5,941 4 0 0 0 2 720 1,241 209 1,201 199 49 8 0 0 0 0 0 8	6,068 1 1 22 0 0 0 2 641 255 208 1,181 159 21 8 0 0 0 0 8	0 0 4 4 0 0 0 5566 567 1119 422 53 23 21 0 0 0 9 9	25			
ı	Standardised Total <sup>2</sup>				43				53			

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks	2,532	2,529	0		3,134	3,131	0	
	Regional governments or local authorities	9	8	2		9	8	2	
	Public sector entities Multilateral Development Banks		4				2		
	Multilateral Development Banks International Organisations	o o				0		0	
	Institutions	10	10	2		8	8	2	
	Corporates	414	355	316		412	360	322	
	of which: SME	194	180	141		188	176	138	
	Retail	807	661	415		858	708	443	
CLOVALCE	of which: SME	532	452	258		579	495	283	
SLOVAKIA	Secured by mortgages on immovable property	69	67	28		66	64	27	
	of which: SME	62	60	26		60	58	25	
	Exposures in default	58	22	25	36	52	16	18	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	99		50 257	50	124	
	Other exposures	250	250	308		257	257	312	
	Standardised Total <sup>2</sup>				54				58

		(2) Total value adjustments and exposures, but includes general		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ons related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
RUSSIAN FEDERATION	Central communication or central hashes in an Life, by a contraction of communication or central whentities in a contraction of communication or central communications.  Self-stational Communications Self-stational Communications Communications Communications Self-stational Communications of which SSSS Self-stational Communications of which SSSSS Self-stational Communications of which SSSSS Self-stational Communications of which SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	7 0 0 0 34 428 199 2,780 30 1,262 127 169	7 0 0 0 24 385 171 2,140 26 1,257 124 53	3 0 0 0 0 24 346 132 1,601 456 53 53 54		11 0 0 0 0 42 468 215 2.736 131 1.334 142 182	111 0 0 0 0 0 0 33 418 183 2,122 2,122 139 54	5 0 0 0 0 3 3 377 142 1,589 481 60 55 5	128
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 205	0 0 0 205	0 0 0 205		0 0 0 224	0 0 0 224	0 0 0 224	
	Standardised Total <sup>2</sup>	(I) Original assessment and the Co			166				175

The Control amounts with Economy value. It reported before taken into account any offent due to condition control and reflect the condition control and reflect any offent due to condition control any offent due to condition control any offent due to condition control any offent due to condition and reflection in the condition of the condition and con



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# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Ralffelsen Bank International AG

	Kalifesell balik tilcelladollal Ad	airreisen bank International Aus										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR. %) Central governments or central banks	1,595	1,960	0		3,308	3,749	0				
	Regional governments or local authorities	201	187	37		199	196	39				
	Public sector entities	9	9	9		9	9	9				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	199	0 191	0 173		5 197	5 191	1 173				
	Corporates	199	191	1/3		197	191	1/3				
	of which: SME Retail	110	105	67		104	100	50				
	of which: SME	92	87	50		86	87	47				
ROMANIA	Secured by mortgages on immovable property	14	14	8		13	13	7				
	of which: SME	4	3	1		4	4	1				
	Exposures in default	11	5	6	4	11	4	4	4			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0				
	Collective investments undertakings (CIU)	3	3	3		3	3					
	Equity Other exposures	215	212	203		208	208	200				
	Standardised Total <sup>2</sup>	2.0	-112	103	10		200	200				
	- Action disco Total	(1) Oxininal conseques unlike Ex	nonun unben ir enported befor	a takina inta account any office		rs or credit risk mitigation techn	ionor (o o cultativation affort	e).				

<sup>(1)</sup> Oriental encourse, untile Encourse value, is recorded before takino into account any effect due to credit convension factors or credit risk missation techniques (e.a. substitution effects).
(I) Total value and authemets and envisions or counter of counterparty excludes those for securistication excourse, additional valuation adjustments. Any and other own funds reductions related to the expourse, but include personal certain displacements.

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min FIB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
HUNGARY	Central overenments or central basis of sectional overenments or central submittees Apalise cases or food authorities Apalise cases or extraction of the cases of the cases for the cases of the cases of the cases for the cases of the cases of the cases of the cases of cases of the cases of the cases of the cases of the cases of which 1956 of which 1956 for cases of the cases or immovable sensority of which 1956 for cases of the cases of the cases of the cases of the cases of cases 1956 for cases of the cases of the cases of the cases of the cases of cases of the cases of the cases of the cases of the cases (Calliston or individual cases of the cas	1,741 33 00 0 64 227 188 197 16 2 2 53 0 0 0 0	1,943 30 00 0 0 51 193 52 43 7 7 15 46 0 0 0 0 0 51	0 6 0 0 24 182 4 131 4 5 0 68 8 0 0 0 0	7	2,521 34 15 15 0 0 0 22 227 25 204 8 14 0 0 0 0 0 0	2,921 31 0 0 46 199 52 4 4 11 1 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7
	Standardised Total <sup>2</sup>				10				9

To Casival encourse, within Emparts value is recented before lattice the account an effect due to count connects of their are created that includes the account and effect due to count counter and connects of their are created that includes the foreign and activation and connects and connects or counter of counterander excludes these for excursionation recovers, additional valuation advantages for this adjustment of their advantages or counter of counterander excludes these for excursionations recovers, additional valuation advantages for this adjustment of their advantages or counter of counterparts and counter

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central oversements or central basis Austriand oversements or local and horitosts  statistical constructions of the constructions  facilitation Development Basis  forestandards  forestandards  forestandards  forestandards  forestandards  forestandards  for which 1505  forestandards  for which 1505  forestandards  fore	33 1,208 0 0 229 143 4 0 66 67 22 27 7 7 7 0 0 0	1388 1,207 175 0 0 0 0 223 140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 43 139 2 2 2 7 7 7 0 0 0	9	29 1.108 0 0 266 127 2 0 56 16 19 7 7 0 0 0 0	200 1,100 0 0 266 119 3 1 1 0 94 16 8 8 4 0 0 0 0	0 0 0 76 118 2 1 0 2 2 5 5 11 7 7 0 0 0 3 18 18 18 18 18 18 18 18 18 18 18 18 18	10
i	Standardised Total <sup>2</sup>				11				12

11 11 12 Civilianal exposure, unified Exposure value, is recorted before takine into account any effect due to credit convention factors or credit risk misitation techniscus (a.e., substitution effects).

(3) Total value adjustments and crevisions our country of countemptry excludes those for eccumination exposures, additional valuation adjustments (ANA) and other own funds reductions valued to the

	exposures, but includes general credit risk adjustments.													
				Standardise	d Approach									
		As of 30/	09/2020			As of 31,	12/2020							
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
(min EUR. %) Central governments or central banks	1.065	1.05 1.06 11 1.80 1.72 0												
Regional governments or central banks Regional governments or local authorities	4	1,010	1		4	1,729	1							
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	6	5	2		6	4	2							
Corporates	123	94	85		126	88	80							
of which: SME	46 1,463	40 1,211	31 891		43 1.473	37 1,204	29 886							
Retail of which: SME	1,463	1,211	891 54		1,473	1,209	886 54							
Secured by mortgages on immovable property	459	450	176		494	494	188							
of which: SME	6	-50	270		6	5	200							
Exposures in default	111	31	33	79	101	32	34	67						
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 undertakinos (CIU)														
Equity	1						3							
Other exposures	174	174	182		161	161	168							
Standardised Total <sup>2</sup>				122				113						

(1) Orielael exocurs, unified Exocurs value, is recorded before basins into account any effect due to credit connection before or credit risk mitication techniques (e.g., substitution effects.)
(3) Total value activaments and creditions our country of countercardy excludes those for securidatation exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31,	/12/2020				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
BULGARIA	Central overenments or central subside socional overenments or local authorities socional overenments or local authorities studializario divendenment branks international Constantions touthorizons contralesson of which 15% facts facts of the contralesson of immovable encountry	716 14 0 0 0 0 174 82 98 38	724 13 0 0 0 0 168 80 73 31	0 0 0 0 0 151 63 50 17		1,002 13 0 0 0 0 170 779 102 40	1,009 12 0 0 0 162 75 77 32	0 2 0 0 0 147 60 52 18				
	of which Site.  Encourses in offself:  Encourses in offself:  Encourses in offself:  Encourses associated with particularly high risk  Covered boad.  Calains on institutions and composites with a ST credit assessment  Collective investments undertakinus (CIU)  Collective investments undertakinus (CIU)  Collective investments undertakinus (CIU)  Standardisself Cital <sup>3</sup> Standardisself Cital <sup>3</sup>	3 8 0 0 0 0	2 3 0 0 0 0 0 0	1 3 0 0 0 0 0	5	29 9 0 0 0 0	2.2 4 0 0 0 0 0	1 4 0 0 0 0	5			

"Civilianal encourse, untille Emocure value, in recordad before takino into account any effect due to nedit convenient factors or oredit risk mitioation techniques (e.g., substitution effects).

(2) Total value adjustments and crovisions one country of counternanty exclusios those for excursiosation encourse, additional valuation adjustments (ANAs) and other own funds reductions related to the

		* Total water additional control and foreign for control or contro									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	1	1	0		0					
	Regional governments or local authorities	0	0	0		0		0			
	Public sector entities	0	0	0		0		9			
	Multilateral Development Banks International Organisations	0	0	0		0	,	1 :			
	Institutions	ő	ő	ŏ		ő	ì	1 .			
	Corporates	89	87	77		89	87	77			
	of which: SME	46	45	36		45	43	34			
	Retail	227	168 87	112 52		230	172				
SERBIA	of which: SME Secured by mortoaces on immovable property	218	215	52		221	217	23			
	of which: SME	4	4	70		4	211	1			
	Exposures in default	36	23	32	13	37	2	32	13		
	Items associated with particularly high risk	0	0	0		0		0			
	Covered bonds	0	0	0		0	(	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		9			
	Collective investments undertakings (CIU) Equity	2	2	2		10	10	1 10			
	Other exposures	50	50	50		54	54	54			
	Standardised Total <sup>2</sup>				21				21		



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raffeisen Bank International AG

		Standardised Approach									
			As of 31,	03/2021			As of 30	06/2021			
	(min EUR. %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	43,918	46,376	1,132		47.913	44,345	1.132			
	Regional governments or local authorities	1,734	1,708	103		1,736	1,722	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	1,665	270		1,314	1,323	253			
	Corporates	6,596	5,356	4,970		7,133	5,727	5,299			
	of which: SME	2,326	1,841	1,455 5,054		2,606 9.806	2,023 7,369	1,601 5,266			
	Retail	9,431	7,051								
Consolidated data	of which: SME	1,629 10.733	1,328 10,481	763 6,234		1,799 11,379	1,458 11,026	834 6,503			
	Secured by mortgages on immovable property of which: SME	1,017	10,461	405		1,000	11,026	390			
	Exposures in default	921	320	369	595	909	307	353	59		
	Items associated with particularly high risk	126	104	156		143	115	173			
	Covered hands	66	66	10		71	71	11			
	Claims on institutions and comprates with a ST 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	3,105	3,104	2,647		3,225	3,223	2,647			
	Standardised Total <sup>2</sup>	82,041	80,945	22,627	908	87,183	79,873	23,550	91		

			Standardised Approach										
					Standardise	d Approach							
			As of 31,	03/2021			As of 30	06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %)												
	Central governments or central banks Regional governments or local authorities	19,102 199	20,450	0		19,247 199	20,539 216	0					
	Public sector entities	487	482	1		490	480	0					
	Multilateral Development Banks		-02	n		1,0	100	i o					
	International Organisations	ō	ō	ō		ō	ō	ō					
	Institutions	614	623	38		504	518	20					
	Corporates	1,018	957			1,004	913	881					
	of which: SME	158	143			163	136	113					
	Retail	462	334	250		500	386	290					
AUSTRIA	of which: SME	0	0	0		0	0	0					
7100111471	Secured by mortgages on immovable property	3,825 298	3,699 298	1,363 85		4,061 325	3,941 324	1,430 93					
	of which: SME Exposures in default	298	298		12	325 42	329	35	- 11				
	Exposures in default  Items associated with particularly high risk	114	94	140	12	132	106	160	- 11				
	Covered bonds	32	17	5		36	36	5					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	77	77	20		77	77	21					
	Equity	879	879			931	931	1,465					
	Other exposures	851	850	747		826	825	727					
	Standardised Total <sup>2</sup>				28				26				

		Standardised Approach   As of 31/03/2021   As of 30/06/2021											
					Standardise	d Approach							
			As of 31/	03/2021			As of 30	06/2021					
		Company Exposure Value											
	(min EUR, %) Central governments or central banks	7.271	7 901	0		0.000	2 962						
	Regional governments or local authorities	1	7,301	0		1	3,000	i o					
	Public sector entities	ō	21	4		ō	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												
	Retail					1,271							
CZECH REPUBLIC		209		118				124					
CEECH NEI OBEIC	Secured by mortgages on immovable property	1,211	1,193	426 53		1,354 173	1,233 173	455					
	of which: SME Exposures in default	162	162	53 26		1/3	1/3	61	27				
		33	23	20	27	30	- 22	24	27				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment		ŏ	ő		ő	ŏ	l ő					
	Collective investments undertakings (CIU)	0	ō	0		0	0	0					
	Equity	7	7	9		7	7	9					
	Other exposures	299	299	298		266	266	266					
I	Standardised Total <sup>2</sup>				51				49				

		AND MARKS. DUE RESIDENCE CONTROL			Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SLOVAKIA	Control overcomments or control shocks featured overcomment or rectal authorities Author south earthur Authorities Authorities Southername	5,5681 8 8 0 0 0 12 418 1976 63 597 63 597 64 0 0 0 0 52 727 727	5,965 6 1 1 0 0 122 360 124 727 514 61 65 16 0 0 0 0 0 527	0 0 0 0 2 233 1156 454 264 264 24 18 0 0 0	38	6,041 6 0 0 0 10 135 197 509 612 46 35 55 0 0 0 0	6,038 6 1 0 0 367 176 529 45 34 0 0 0 0 0 5 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 2 330 4788 302 16 12 16 0 0 0 0 1322 329	40
	Standardised Total <sup>2</sup>				62			323	64

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the				
					Standardise	d Approach						
			As of 31,	03/2021			As of 30	/06/2021				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities Public sector entities	9	9	5		3	3	2				
	Multilateral Development Banks International Organisations Institutions Institutions	0	0	0 0 26		0 0 32	0	0				
	Corporates Or Which: SME Retail	495 235 2,868	442 203 2,231	398 157 1,670		585 271 3,100	514 228 2,446	463 177	7			
RUSSIAN FEDERATION	of which: SME Secured by mortcages on immovable property of which: SME	30 1,387 147	27 1,382 145	17 498 61		32 1,466 161	30 1,462 158	17 525				
	or WHICH: SME Exposures in default Items associated with particularly high risk Covered bonds	202	54 0	55		201	55	58				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other exposures Standardised Total <sup>2</sup>	217 217 207 207 207 207 207 207 207 207 207 20										

(1) Organi operate, utilité Epparer value, is reported before taling inte accourt any effect due to conti connection (b).

(2) Talif value adjustments and provinces per consey of contripantly excludes these for accordances, additional substantion adjustments (high passibilitées effects).

(3) Talif value adjustments and provinces per consey of contripantly excludes those for accordances, positional substantion adjustments (pills) and dher corn foods reductions valued to the operations. (b) and contribution operates, additional substantion adjustments (pills) and dher corn foods reductions valued to the depositions.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Raiffeisen Bank International AG

	Raiffeisen Bank International AG								
					Standardisc	ed Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks	2,929	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 Corporates	192	183	165		197	190	170	
	of which: SME	91	84	66		97	91	71	
	Retail	99	94	54		131	122	71	
ROMANIA	of which: SME	88	83	48		126	117	67	
KUMANIA	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	13		*	8
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ů	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	38	
	Equity	3	3	3		3	3	3	
	Other exposures	201	201	189		180	180	169	
	Standardised Total <sup>2</sup>				7				13
		(1) Original exposure, unlike E	xposure value, is reported befi	ere taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation tech	miques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	3,272	3,649	0 7		3,839	4,337	0	
	Public sector entities		34	,		19	30	0	
	Multilateral Development Banks	0	o o	0		0	ō	i o	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	50	24		51	51	24	
	Corporates	222	189	177		228	195	183	
	of which: SME	54	54	42		59 314	59	47	
	Retail of which: SME	278	43	31		314	39	29	
HUNGARY	Secured by mortgages on immovable property	20	70	7		71	3	3	
	of which: SME	20	20	,		0	23	9	
	Exposures in default	41	34	51	6	39	31	46	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	
I	Equity	41	41	43		46	46	49	
I	Other exposures	169	169	169		221	221	221	
	Standardised Total <sup>2</sup>				11				11

		Standardised Approach  As of 31/03/2021  As of 31/03/2021  As of 31/04/2021  Original Exposure*  Exposure Value*  Risk exposure amount  Value adjustments and providings*  Original Exposure*  Exposure Value*  Standardised Approach  As of 31/04/2021  Value adjustments and providings*  Original Exposure*  Exposure Value*  Standardised Approach  Value adjustments and providings*  Value adjustments and providings*  Original Exposure*  Exposure Value*  Value adjustments and providings*											
					Standardise	d Approach							
			As of 31/	03/2021			As of 30	06/2021					
	(min EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount					
GERMANY	Control incomments or central basis.  According decrements or local authorities.  Rediffication of local control incomments.  Rediffication of local control incomments.  Rediffication of local control incomments.  Geoperates  of which: SSE  and which: SSE  Secured by an incomment according to the local control incomments.  For which: SSE  George of local control incomments.  For which: SSE  For which: SSE  Control incomments on limitorials consortive  of which: SSE  Control incomments.  George of local control incomments.  George of	30 1,107 177 0 283 126 126 2 2 2 2 139 139 7 7 0 0 0 0 0 139 139 139 139 139 139 139 139 139 139	273 1,1070 174 174 0 0 285 117 2 1 0 0 555 16 9 4 0 0 0 0 19 19	0 0 0 0 0 99 117 2 1 0 22 25 5 12 7 0 0 0	10	30 1,107 182 0 0 25 138 8 6 0 9 9 9 7 7 0 0 0 0	277 1,106 182 182 182 0 0 214 127 8 4 0 9 9 4 0 0 0 0 19 19 19	0 0 0 0 63 125 6 3 0 19 3 12 7 0 0 0	10				

		exposures, but includes gener	al credit risk adjustments.	.,.,.											
					Standardise	d Approach									
		Critical Exposure Value*   E													
		Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
	(min EUR, %) Central governments or central banks	1.722	1.00			1.757	1.77								
	Regional governments or local authorities	1,732	1,072	1		1,/3/	1,773	1							
	Public sector entities	ō	2	ō		0	4	0							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	. 6	4	2		6	4	2							
	Corporates		86	79			87								
	of which: SME Retail						36 1 045								
	of which: SME	128													
CROATIA	Secured by mortgages on immovable property	508	499	193		718	705	341							
	of which: SME	5	5	2		2	2	1							
	Exposures in default	105	34	36	70	105	32	33	72						
	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 Collective investments undertakings (CIU)	0	0	0			0	0							
	Collective investments undertakinds (CLU)  Equity	1	1	3		1	1	3							
	Other exposures	1 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1													
	Standardised Total <sup>2</sup>				115				109						

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (AVA) and other own funds reductions related to the

		<ul><li>(2) Total value adjustments an exposures, but includes gener</li></ul>		unserparty excludes crose for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	s) and other own runds reduc	oons related to the			
					Standardise	d Approach					
			As of 31,	03/2021			As of 30	/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %)										
	Central governments or central banks	935	943	0		960	970	0			
	Regional governments or local authorities Public sector entities	13	10	4		12	8	2			
	Public sector entities Multilateral Development Banks		0					0			
	International Organisations	0	0			0		0			
	Institutions	ō	ō	i o		ō	ō	ō			
	Corporates	170	164	148		174	167	151			
	of which: SME	81	77	61		82	78	62			
	Retail	100	77	52		110	86	59			
BULGARIA	of which: SME	40	32	18		42	35	20			
BULGARIA	Secured by mortoages 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	8	1	4	5		
	Items associated with particularly high risk	0	0	0		0	0	0			
i	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	l "		0		0			
i	Collective investments undertakings (CLU)  Equity										
	Other exposures	43	43	43		44	44	44			
	Standardised Total <sup>2</sup>	Ž	42	4.0	11	**	-	-	10		
	- Sandardused Forei										

Control socrements or control backs   Control socrements   Control socrements or control backs   Control socrements   Control socrements or control backs   Control socrements   C			exposures, but includes gene					ay and done demindred reduc		
Control incommental or central source.   Company   Control incommental or central source.   Control incommental source.   Control inco						Standardise	d Approach			
Control socrements or control backs   Control socrements   Control socrements or control backs   Control socrements   Control socrements or control backs   Control socrements   C				As of 31	/03/2021			As of 30	/06/2021	
Contral occommends for contral subside   2   2   0   0   0   0   0   0   0   0			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exposures 54 54 51 51 51 51	SERBIA	Control doverments or control shahes  Marian of comments or for all arbitrities  Multitural Development facilit  Multitural Development facilit  Multitural Development facilit  Graphical  Graphical  of solicit SNE  See development  Multitural SNE  See development  Multitural SNE  See development  Multitural SNE  Second for monitories on homeovable encounts  Second for monitories on homeovable encounts  Second for monitories of solicit  Second for monitories of solicit  Connect do s	95	90	114 54	12	95	171 82	37 114 47	
			54	54	54	21	51	51	51	11

Credit Risk - IRB Approach

Raiffeisen Bank International AG

							IRB A	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposun	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	8,704 0 8,116 2,160 0 8 6,020 0 5,151 1,827 0 2 9,585 1 8,045 2,507 0 2 8,599 1 6,874 2,092 0 1											
	Corporates	9,585 1 8,045 2,507 0 2 8,599 1 6,874 2,092 0 1 78,099 1.405 52,240 31,821 0 1.111 78,620 1.514 52,395 31,005 0 1.113											
	Corporates - Of Which: Specialised Lending	5,518 206 4,551 3,229 0 163 5,696 279 4,825 3,063 0 176 9,279 233 5,708 3,935 0 183 9,208 286 5,551 3,753 0 229											
	Corporates - Of Which: SME												229
	Retail	20,343	599	19,165	6,770	303	639	20,876	638	19,660	6,916	313	646
	Retail - Secured on real estate property	12,744	249	12,355	2,790	133	244	13,213	269	12,820	2,976	143	249
Consolidated data	Retail - Secured on real estate property - Of Which: SME	244	11	232	195	11	19	247	12	234	196	12	17
CONSONIDATED GATA	Retail - Secured on real estate property - Of Which: non-5		237	12,122	2,595	121	225	12,967	257	12,587	2,781	131	232
	Retail - Qualifying Revolving Retail - Other Retail	1,928 5.671	30 320	1,335 5.476	277 3.703	162	33 362	1,966 5.697	30 339	1,363 5 476	280 3.660	9 161	33 364
	Retail - Other Retail - Of Which: SMF	970	46	3,476 880	516	26	56	1.016	53	903	3,000 517	25	61
	Retail - Other Retail - Of Which: non-SME	4,702	274	4,596	3.187	136	306	4,680	285	4.573	3.143	136	303
	Equity	286	0	295	414	0		286	0	286	439	0	
	Other non credit-obligation assets				0						247		
	IR8 Total <sup>2</sup>				43,671						42,524		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	14	1	0	0	8	0	21	1	0	0
	Institutions Corporates	2,902 16.109	0 143	2,324 9.197	404 4.265	0	0 128	2,668 15.931	249	2,040 9,568	326 4.341	0	0 119
	Corporates - Of Which: Specialised Lending	545	2	537	393	0	16	533	83	9,300 532	249	0	15
	Corporates - Of Which: SME	53	0	22	17	ō	0	46	0	19	15	0	0
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-S	- 4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving 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
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0	0	0	0		0
	Equity	135	ı ö	135	173	ı ö	ŏ	140	0	140	182	ő	ı ö
	Other non credit-obligation assets	107		107						- 11			
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	159	0	203	62	0	0	154	0	174	56	0	0
	Corporates	6,605	63	3,671	2,697	0	53	6,954	92	3,583	2,588	0	70
	Corporates - Of Which: Specialised Lending	1,001	3 26	758	482	0	8	983	3	713	453	0	10
	Corporates - Of Which: SME	1,828		1,141	867	0	18	1,810	38	1,103	814	0	26
	Retail	5,135	112	4,856	1,367	13	121	5,338	147	5,056	1,369	15	131
	Retail - Secured on real estate property	3,689	51	3,602	704	- 4	49	3,854	69	3,764	717	4	52
CZECH REPUBLIC	Retail - Secured on real estate property - Of Which: SME		51	0	0 704		0	3,854	69		0 717		0
CEECH NEI ODEIC	Retail - Secured on real estate property - Of Which: non-			3,602		4	49			3,764			52
	Retail - Qualifying Revolving	543	10 52	385 868	77	2	10	554	10 68	397 895	77	2	11
	Retail - Other Retail	903	22	382	586 256		61 26	931 434	88 30	895 398	574 256	9	68 29
	Retail - Other Retail - Of Which: SME	417 487	22	382 495	256 330	5	26 36	497	30	398 497	256 318	6	29 39
	Retail - Other Retail - Of Which: non-SME	487	29	485	330	2	. 95 0	497	38 0	497	318	3	39
	Equity Other non-credit-obligation assets	1	0	1	-1			2		2	4		. 0
	Other non-credit-obligation assets IRB Total												

(1) Original executes, unlike Execute value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	20	0	20	2	0	0	5	0	5	1	0	0
	Institutions	171	0	171	21	0	0	158	0	158	20	0	0
	Corporates	5,298	77	3,396	2,228	0	62	5,277	79	3,308	2,082	0	63
	Corporates - Of Which: Specialised Lending	839	19 28	627	379 492	0	17	822	19	622 706	373 461	0	16
	Corporates - Of Which: SME Retail	1,270 6.839	28 116	746 6.659	492 1.303	0 31	29 106	1,256 6,988	31 114	706 6,809	461 1.305	33	34 101
	Retail - Secured on real estate property	5,562	116	5,560	1,303 797	31 16	10b 47	5,731	60	5,730	1,305	33 19	46
	Retail - Secured on real estate property - Of Which: SME		39	3,300	737	10	*/	3,/31	0	3,730	013	19	46
SLOVAKIA	Retail - Secured on real estate property - Of Which: on-		59	5,560	797	16	47	5.731	60	5.730	815	19	46
	Retail - Qualifying Revolving	284	59	185	34	20	- 4	284	60	186	32	19	- 40
	Retail - Other Retail	993	52	915	473	14	57	973	49	894	458	13	49
	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	993	52	915	473	14	52	973	48	894	458	13	49
	Equity	0	0	0	0	0		0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	2,534	0	2,534	411	0	0	2,257	0	2,257	366	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,859	93	6,366	3,714	0	86	9,757	111	6,355	3,739	0	83
	Corporates - Of Which: Specialised Lending	218	43	215	130	0	16	264	41	256	161	0	13
	Corporates - Of Which: SME	1,059	7	631	465	0	11	1,025	19	625	472	0	20
	Retail	26	0	25 23	4	0	0	28	0	27	4	0	0
	Retail - Secured on real estate property	23	0	23	3		0	25		25	9	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME		0				0	0		25		0	0
	Retail - Secured on real estate property - Of Which: non-S	23	0	23	3		0	25		Δ.		0	0
	Retail - Qualifying Revolving Retail - Other Retail	2	0	2	0		0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	ů	0	0	0		0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	ů	0		0		0				0		, o
	Retail - Other Retail - Of Which; non-SME Equity			6	14		0				21		
	Other non credit-obligation assets	Ů	Ů	Ů		Ů			Ů			Ů	, i
	IRB Total												

### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposun	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	1,084	0	1,093	177	0	0	14	0	14	2	0	0
	Institutions	160	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 34	842 798	556 555	0	33	902 1.360	38 36	862	567 574	0	43 27
	Corporates - Of Which: SME Retail	1,351 4.159	34 177	798 3.588	1.571	124	26 190	4,251	36 173	751 3.653	1.728	135	194
	Retail - Secured on real estate property	4,159 1.586	75	3,588 1.301	1,5/1 452	77	190 69	1,639	71	3,653 1,354	1,728	90	70
	Retail - Secured on real estate property - Of Which: SME	1,300	/3	1,301	434	,,,	0.0	1,039	71	1,354	373	90	70
ROMANIA	Retail - Secured on real estate property - Of Which: non-Si	1.586	75	1,301	452	77	69	1.639	71	1.354	593	90	70
	Retail - Qualifying Revolving	907	10	647	177	3	11	931	9	662	178	3	11
	Retail - Other Retail	1.665	93	1.640	998	44	110	1.681	92	1.637	1.006	42	113
	Retail - Other Retail - Of Which: SME	296	15	270	107	6	17	314	14	270	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		6	0	6	10	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	256	0	259	42	0	0	61	0	61	10	0	0
	Institutions	416	0	389	33	0	0	489	0	399	36	0	0
	Corporates	4,049	76	2,542	1,629	0	59	4,237	64	2,677	1,755	0	59
	Corporates - Of Which: Specialised Lending	703	9	667	521	0	16	689	9	658	535	0	22
	Corporates - Of Which: SME	601	33	318	183		16	614	30	313	181	0	14
	Retail	1,012	51	979	627 343	40	62 45	1,067 713	53 40	1,030 713	634 341	29	72
	Retail - Secured on real estate property	681	39	681	343 11	20	45	/13	40	/13	341 10	13	50
HUNGARY	Retail - Secured on real estate property - Of Whi		1	9	332		44	9	1	704			49
	Retail - Secured on real estate property - Of Whit	th: non-Si 672	38	672	332	20	44	705	39	709	330	13	49
	Retail - Qualifying Revolving Retail - Other Retail	331	12	298	284	20	17	354	13	316	293	16	22
	Retail - Other Retail - Of Which: SME	109	12	99	80	12	- 1/	128	13	114	293	11	7.
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	222	9 7	199	204	12	11	226	5	203	205	111	14
	Retail - Other Retail - Of Which: non-sme Equity	222	,	199	11		11	220	é	203	11	3	0
	Other non credit-obligation assets			,	**			,				-	, i
													_

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	118 974	0	190 923	400	0	0 0	139 844	0 0	139 783	0 344	0 0	0
	Corporates	5,418 248	146	4,819 245	2,928 164	0	87	5,754 247	115	4,931 244	2,928 164	0	65
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13	0	7	6	0	0	13	0	7	4	ő	ó
	Retail	9	0	8	2	0	0	9	0	9	2	0	0
GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	6	0	ó	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	7	0	7	2	0	0	8	0	7	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	18	0	18	27	0	0	13	0	13	19	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	383	0	406	111	0 0	0 0	43	0 0	43	11	0	0
	Corporates	1,867	67	1.136	699	ő	42	1.850	81	1.097	643	ő	51
	Corporates - Of Which: Specialised Lending	77	0	63	40	0	1	94	0	70	44	0	0
	Corporates - Of Which: SME	451	38	262	147	0	24	448	50	262	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
CROATIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0			0	0	0	0	0		0
	Retail - Qualifying Revolving	ň	0	0	0	0	ő	n	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	0	0	ō	ō	ō	ō	ō	ō	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 Other non credit-obligation assets	23	0	23	39	0	0	35	0	35	61	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments Institutions	351 20	0 0	351 18	57	0	0 0	0 20	0	0 17	0	0	0 0
	Corporates	2,344	30	1.630	1.105	0	28	2.307	30	1.670	1.160	0	33
	Corporates - Of Which: Specialised Lending	217	12	205	132	ő	10	193	12	182	116	ő	9
	Corporates - Of Which: SME	859	8	626	383	0	8	850	10	607	379	0	16
	Retail	1,828	62	1,748	871	29	81	1,858	65	1,774	881	30	74
	Retail - Secured on real estate property	1,012	24	1,000	460	15	32	1,049	25	1,036	474	17	29
BUI GARTA	Retail - Secured on real estate property - Of Which: SME	235	10	223	184	11	18	238	11	225	185 289	12	16
DOLOAIGA	Retail - Secured on real estate property - Of Which: non-S		14	776	276	4	14	811	14	811		5	13
	Retail - Qualifying Revolving Retail - Other Retail	104 712	3 35	59 690	18 393	13	46	107 703	37	59 679	19 389	13	41
	Retail - Other Retail - Of Which: SME	148	33	129	74	3	7	140	4	121	71	13	6
	Retail - Other Retail - Of Which: non-SME	564	31	561	319	10	39	563	32	558	318	10	35
	Equity	4	0	4	4	0	0	4	0	4	4	0	0
	Other non credit-obligation assets						-						
	IRB Total												

(1) Original exposu	ure, unlike Exposur	re value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,025	0	846	270	0	0	1,090	0	912	281	0	0
	Institutions	30	0	26	17	0	0	15	0	11	6	0	0
	Corporates	2,245	22	1,116	939	0	23	2,222	28	1,104	890	0	28
	Corporates - Of Which: Specialised Lending	133	3	131	100	0	- 4	124	0	121	79	0	2
	Corporates - Of Which: SME	805	13	436	351	0	12	800	21	435	334	0	17
	Retail	336	15	310	292	14	17	331	15	304	261	14	16
	Retail - Secured on real estate property		0				0	0			0		0
SERBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si				0		0	0			0		0
	Retail - Qualifying Revolving	71		45	21			70		43	18		0
	Retail - Other Retail	265	13	265	271	12	15	261	14	261	243	12	15
	Retail - Other Retail - Of Which: SME	200	13	203	0	12	15	201	14	201	0	12	15
	Retail - Other Retail - Of Which: non-SME	265	13	265	271	12	15	261	14	261	243	12	15
	Equity	6	0	6	16	0	0	6	0	6	16	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Original executes, unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects),

Credit Risk - IRB Approach

| As of 31/03/2011 | As of 30/06/2011 | As of 30/06

(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. substitu

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
AUSTRIA	Control banks and central genomements Corporates Corporates of Which, Specialised Lending Read = Secured on real states properly Read = Secured on real states properly Read = Secured on real states properly Read = Color Secured on real states properly Read = Color Read =	8 2,964 16,225 446 44 4 3 0 0 0 0 0	0 0 255 84 0 0 0 0 0	21 2,328 9,836 445 15 4 3 0 3 0 0 0	1 454 4,465 213 12 1 1 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 134 21 0 0 0 0 0	0 2,550 16,091 481 70 3 2 0 2 0 0 0	0 0 2552 859 0 0 0 0	13 1,955 9,811 480 40 3 2 0 2 0 0 0	2 390 4,520 229 36 1 1 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1355 220 1 0 0 0 0
	Other non credit-obligation assets  IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	6	0	6	1	0	0	6	0	6	1	0	0
	Institutions	165	0	164	25	0	0	178	0	178	24	0	0
	Corporates	5,288	85	3,507	2,333	0	66	6,131	85	4,141	2,759	0	76
	Corporates - Of Which: Specialised Lending	838	11	648	408	0	13	1,177	11	964	618	0	15
	Corporates - Of Which: SME	1,216	48	718	429	0	39	1,522	49	1,014	581	0	46
	Retail	7,125	116	6,944	1,336 857	33	101	7,291	115	7,114	1,304	31	94
	Retail - Secured on real estate property	5,888	60	5,886	857	19	46	6,063	58	6,061	840	17	40
SLOVAKIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JEOVAKIA	Retail - Secured on real estate property - Of Which: non-SP		60	5,886	857	19	46	6,063	58	6,061	840	17	40
	Retail - Qualifying Revolving	282	6	181	35	1	6	282	5	184	32	1	5
	Retail - Other Retail	955	50	876	444	13	49	946	52	869	432	13	48
	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	955	50	876	444	13	49	946	52	869	432	13	48
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Other non-credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	2,554	0	2,554	414	0	0	2,399	0	2,399	667	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,519	111	6,920	4,003	0	87	11,234	110	7,425	4,300	0	84
	Corporates - Of Which: Specialised Lending	267	40	263	150	0	13	382	39 27	355 823	207	0	12
	Corporates - Of Which: SME	1,166	20	727	541	0	19	1,323	27		604	0	24
	Retail	29	1	28	5	0	0	16	0	16	3	0	0
	Retail - Secured on real estate property	26	1 0	26	4	0	0	14	0	14	2	0	0
RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0	0	0	0	0
ROSSIANTEDERATION	Retail - Secured on real estate property - Of Which: non-SI	26	1	26	4	0	0	14	0	14	2	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0		0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	1	0	1	1	0	0
	Equity	14		14	33	0	0	- 11		- 11	28	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
Raiffelsen Bank International AG

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	14	0	14	2	0	0	14	0	14	6	0	0
	Institutions Corporates	72 4,348	0	26 2.690	13 1.970	0	110	126 4.405	106	76 2.771	34 2.053	0	0 113
	Corporates - Of Which: Specialised Lending	741	38	709	449	0	48	777	36	688	445	0	48
	Corporates - Of Which: SME	1.323	35	727	512	0	77	1.331	32	735	514	0	78
	Retail	4,292	173	3.671	1.852	133	189	4,276	174	3,666	1.883	131	174
	Retail - Secured on real estate property	1,647	68	1,353	628	85	66	1,708	68	1,413	667	83	61
ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	39	3	37	18	1	2
KOMANIA	Retail - Secured on real estate property - Of Which: non-:		68	1,353	628	85	66	1,669	66	1,376	650	81	59
	Retail - Qualifying Revolving	940	10	660	132	3	10	951	9	676	136	3	11
	Retail - Other Retail	1,705	95	1,657	1,092	45	113	1,617	97	1,577	1,080 46	46	103
	Retail - Other Retail - Of Which: SME	324 1.381	14	276 1 381	115 977	6 39	19 93	169 1.448	11 86	129 1 448	46 1.034	5 41	10
	Retail - Other Retail - Of Which: non-SME Equity	1,381	81	1,381	10	39	93	1,948	86	1,448	1,034	41	93
	Other non credit-obligation assets	-		3	10		U			В	10	0	
	IRB Total												

			IRB Ap	proach			
	As of	31/03/2021			As of	30/06/2021	
044445		Pick evenerure amount	Value	Outstand Surveyord		Dick exposure amount	

				~~	31/03/1011					~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	30/00/1011		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	53	0	53	9	0	0	52	0	52	22	0	0
	Institutions	565	0	479	52	0	0	557	0	459	100	0	0
	Corporates	4,265	65	2,634	1,786	0	66	4,319	128	2,594	1,678	0	69
	Corporates - Of Which: Specialised Lending	683	4	651	589	0	27	648	51	622	510	0	33
	Corporates - Of Which: SME	615	35	290	158	0	14	626	23	298	161	0	11
	Retail	1,058	78	1,027	642	88	73	1,137	83	1,108	792	85	81
	Retail - Secured on real estate property	745	55	745	340	41	51	822	54	822	453	38	53
HUNGARY	Retail - Secured on real estate property - Of Which: SME	9	1	9	10	0	1	20	2	20	26	1	2
HONGAKI	Retail - Secured on real estate property - Of Which: non-S	736	54	736	329	40	50	802	52	802	427	37	51
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	314	23	283	303	47	22	314	29	286	338	47	28
	Retail - Other Retail - Of Which: SME	81	11	74	71	25	8	68	11	63	65	24	8
	Retail - Other Retail - Of Which; non-SME	232	12	209	231	21	14	247	18	223	273	23	20
	Equity	5	0	5	11	0	0	5	0	5	12	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 Ap	proach					
					As of 3	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		s and central governments	140	0	140	0	0	0	129	0	129 906	15 376	0	0
	Institutions		1,136 5.971	111	1,059 5.285	346 3.022	0	75	1,038	132	906 5.741	3.201	0	77
	Corporates	Corporates - Of Which: Specialised Lending	253	111	5,285 251	3,022 185		10	250	132	249	3,201	0	9
		Corporates - Of Which: SME	7	0	5	4	0	0	250	0	22	16	0	0
	Retail		10	ō	9	ż	ō	ō	8	1	8	2	ō	ō
		Retail - Secured on real estate property	8	0	8	2		0	7	0	6	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-Si	8	0	8	2	0	0	7	0	6	1	0	0
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1		1	1	0	0	12		1	1	0	0
	Equity	edit-obligation assets	12		12	18	0	- 0	12	0	12	16	0	
	Other non cre													_

(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 Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	40	0	40	13	0	0	39	0	39	19	0	0
	Institutions Corporates	28 1.798	83	25 1.060	11 633	0	0 53	14 1.857	76	11 1.027	6	0	0 52
	Corporates - Of Which: Specialised Lending	78	83	1,060	633 37	0	5.5	1,857	76	1,027	632 39	0	52
	Corporates - Of Which: SME	446	53	260	130	0	32	444	53	250	117	0	30
	Retail	0	0	0	0	ō	0	1	0	1	0	ō	0
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0
CROATIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CRUATIA	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	1	0	1	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 37		0 37	64	0	0	34	0	0 34	0 66		0
	Equity Other non credit-obligation assets	3/		3/	01	0	0	34	0	34	00	0	
	TOD Tabel												

(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 Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	33	0	31	7	0	0	22	0	19	10	0	0
	Corporates	2,358	18	1,688	1,157	0	25	2,420	18	1,633	1,103	0	25
	Corporates - Of Which: Specialised Lending	181	0	169	104	0	1	175	0	166	102	0	1
	Corporates - Of Which: SME	876	10	614	381	0	16	911	6	625	397	0	13
	Retail	1,920	65	1,829	934	31	73	1,987	66	1,897	949	31	81
	Retail - Secured on real estate property	1,083	25	1,069	509	16	29	1,114	25	1,102	505	16	31
BUI GARTA	Retail - Secured on real estate property - Of Which: SME	239	11	225	201	11	16	232	10	221	182	11	17
DOLUMIA	Retail - Secured on real estate property - Of Which: non-Sh		15	843	308	5	12	882	15	881	323	5	14
	Retail - Qualifying Revolving	113	2	61	26	1		115	1	63	24	1	3
	Retail - Other Retail	724	37	699	399	14	41	758	40	731	420	15	47
	Retail - Other Retail - Of Which: SME	156	5	134	79		/	170	5	148	85	4	8
	Retail - Other Retail - Of Which: non-SME	567	33	565	320	11	35	588	35	583	335	11	39
	Equity Other non credit-obligation assets	4	0	-1	4		0	4	0	4	4	0	-
	IRB Total												

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

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,125	0	871	272	0	0	1,233	0	979	629	0	0
	Institutions	18	0	14	11	0	0	20	0	18	18	0	0
	Corporates	2,192	27	1,084	881	0	26	2,297	26	1,137	928	0	28
	Corporates - Of Which: Specialised Lending	119	0	117	69	0	1	116	0	114	70	0	1
	Corporates - Of Which: SME	794	21 16	422 302	314	15	17 17	839 336	21	421 309	317	18	18
	Retail	329	16	302	245	15	1/	336	19	309	243	18	17
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0			0		0	1		1		0	
SERBIA	Retail - Secured on real estate property - Of Which; non-Si			0	0	0	0				0	0	0
	Retail - Qualifying Revolving	69	2	47	17	1	2	71	1	44	19	1	,
	Retail - Other Retail	260	15	260	228	14	15	265	18	265	224	17	15
	Retail - Other Retail - Of Which: SME	200	13	200	0	0	15	203	10	200	0	0	13
	Retail - Other Retail - Of Which: non-SME	260	15	260	228	14	15	265	18	265	224	17	15
	Equity	6	0	5	15	0	0	6	0	6	15	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).



#### General governments exposures by country of the counterparty

							As of 31/12/2020							1
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	808 63 1 81 303 1,049 118	808 63 1 77 303 1,049 118	0 29 0 18 24 35 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 32 0 5 21 7 0	808 2 1 58 259 1,006 102 2,237	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0	0 0 0 0	20
[ 0 - 3M [	Belgium	0 0 0 0 9 185 43 327	0 0 0 0 99 185 43 327	0 0 0 0 83 68 43 <b>194</b>	0 0 0 0 0	0 0 0 0 0 3 0	0 0 0 0 16 114 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria	44 26 102 59 215 127	44 26 102 59 215 127 1	0 0 2 7 111 9 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 1 53 26 19 16 0	28 25 47 26 184 102 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
To - 3M	Cyprus			-	-						-			-
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic	71 305 177 232 207 593 161 1,746	71 305 177 232 207 593 161 <b>1,746</b>	39 25 5 1 3 12 2	0 5 88 0 0 36 0	0 31 0 0 0 54 0	32 243 84 231 203 491 159	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 27 0 0	0 0 0 0 0	0
[ 0 - 3M [	Denmark	0 0 0 4	0 0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ice sheet	
								B	dilina falancahaa	Park and the state of the		Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 0 19	0 0 0 0 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 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
To - 3M	France	0 16 12 15 32 211 29	0 16 12 15 32 211 29	0 0 0 0 0 0 29 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 10 0 11 5	0 0 2 15 21 177 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Germany	54 40 127 145 266 877 25	54 40 127 145 266 877 25	50 0 0 0 44 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 40 26 28 32 0 2	0 100 116 190 864 23	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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
Total	Croatia	22 73 293 141 105 36 17	22 69 293 141 105 36 17	105 1 2 3 4 23 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 71 145 93 57 3	1.294 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 0	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 0 0 1	0	0
Total [0 - 3M [ 13M - 1Y f 11Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Greece	650	682	20	Ü	387	244	0	0	0	0	6	Ü	11
[ 0 - 3M	Hungary	27 102 177 272 345 214 34 1,170	27 102 177 272 345 214 34	1 4 15 6 10 79 29	0 0 51 7 0 0	11 0 87 209 223 17 3	15 98 24 50 111 118 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Ireland	0 0 20 0 12 60 0	0 0 20 0 12 60 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 0 12 5 0	0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Italy	102 25 0 0 0 0 0	102 25 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0	57 25 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
To - 3M	Latvia	0 0 0 15 15 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 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



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania	0 0 0 0 9 4 0	0 0 0 0 0 9 0	0 0 0 0 0 0 4 0	0 0 0 0	0 0 0 0 0	0 0 0 0 9 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M	Luxembourg							-						
[ 0 - 3M   [ 3M - 1Y	Malta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0
Total  [ 0 - 3M [	Netherlands	0 0 0 0 0 0 153 0	0 0 0 0 0 0 153 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 153 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[ 0 - 3M [	Poland	86 41 58 65 219 141 12 623	70 9 58 65 219 141 12	0 8 7 3 7 18 12	83 10 0 0 0 0 0	0 5 16 3 10 9 0	2 19 35 59 202 114 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0	2
10 - 3M     13M - 1Y	Portugal							-			-			_
Total	Romania	174 115 244 574 389 599 45 2,142	174 108 243 574 389 599 45	0 27 34 22 3 20 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	136 38 109 123 132 113 0	39 50 101 429 254 467 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 1 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Slovakia	284 20 21 135 169 899 118 1,627	262 0 21 102 169 899 118	11 0 15 8 8 5 11 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 16 0 15 0	272 0 6 112 164 873 109	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
Total   Tota	Slovenia	6 10 5 5 5 28 12 0 114	6 7 5 53 28 12 0	0 4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 4 0 28 12 0	6 0 1 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	( <u></u> ,											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	100 189 0 50 25 0 0	100 189 0 50 25 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 110 0 0 0 0 0	70 79 0 50 25 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M	Sweden	20 16 27 24 0 0 40	20 16 27 24 0 0 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0	20 16 18 24 0 0 40	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
[ 0 - 3M [	United Kingdom			-										-
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein													
13Y - More Total [ 0 - 3M [	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Canada	0 0 0 0 0 64 54 0	0 0 0 0 64 54 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 0	0 0 0 0 64 40 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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
[ 0 - 3M [	Hong Kong					-								



#### General governments exposures by country of the counterparty

						Ka	iffeisen Bank Internation	ial AG						
							As of 31/12/2020	1						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[ 0 - 3M     3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Japan													
[10Y - more Total														
[ 0 - 3M [		160 51 165 56	160 51 165 56	60 0 0	0	96 27 71	4 25 94	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	U.S.	56 19	56 19	0	0	36 19	94 21 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more		0 0 452	0 0 452	0 0 <b>60</b>	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0 0	0	0 0	0 0	0	0	0	0	4 0	0	20
[ 1Y - 2Y [	China	0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more		29 50 6	29 50 6	0	0	0	29 50	0	0	0	0	0	0	
Total		87	87	0	0	0	87	0	0	o	0	4	ŏ	0
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Switzerland													
l 10Y - more Total														
[ 0 - 3M [		5 7	5 2 61	0 5 11	0 0 22	0	5 2	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Other advanced economies non EEA	101 34 189 107	34 189 107	34 96	0 0	0	0 5	o o	0	0	0	0	0	
[5Y - 10Y   [10Y - more			42	107 42	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		485 40 204	40 196	295 1 1	0 0	22 51	17 152	0	0	0 0	0 0	0	0 0	35
[ 1Y - 2Y [	Other Central and eastern	316	196 316 197 102 55	17 0	0	77 46	152 222 150 74 15	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Europe countries non EEA	197 102 55	102 55	0 8	0	28 33	74 15	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [		961	952	67	0	258	635	0	0	0	0	17	0	451
[ 0 - 3M [														
[3Y - 5Y [	Middle East													
l 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0 0	0	0	0	
[5Y - 10Y [ [10Y - more	Canabean	0 15	0 15	0	0	0	0 15	0	0	0	0	0	0	
Total		15	15	0	0	0	15	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	A contract of
									alaka Kalaanaka			Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
							0	0			0		0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa	0 0 5 0 4 108 75	0 5 0 4 108 75	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 4 108 75	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 1 46 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Others	4 96 202 141 132 664	4 95 202 141 132 664	2 14 17 25 35 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 79 73 60 28 125	0 3 110 56 69 521	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0	0 0 0 0 0 0 0 0 0	
[10Y - more Total		125 1.363	125 1.362	1 113	0	366	124	0	0	0	0	1 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 loars 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



#### General governments exposures by country of the counterparty

						Kā	iffeisen Bank Internation	al AG						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ance sheet	
	(min Eok)													
												Off-balance	sheet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
						I					I			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [		519 0	519 0	69 0	0	33 0	417 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	53 42	37 42	25 7	0	5	23 35	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	304 1,143	304 1,143	25 29	0	21 7	258 1,107	0	0	0	0	1	0	
[10Y - more Total		178 2.240	178	53	0	0 65	125	0	0	0	0	101	0	0
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0 0	0	0	0 0	0	0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [   5Y - 10Y     10Y - more		16 142 25	16 142 25	25 15	0	3	16 113 10	0	0	0	0	0	0	
Total		182 20	182 20	40 0	0	3 1	139 19	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		81 76	78 76	0 2	0	45 42	36 33	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Bulgaria	5 250 130	5 250 130	1 3	0	0 44 18	5 202 109	0	0	0	0	3 0	0	
[10Y - more Total	4	1 563	1 560	1	0	1 1 150	0 403	0	0	0	0	0	0	2
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
[5Y - 10Y [														
[10Y - more Total [0 - 3M [ [3M - 1Y [		306 131	306 131	0	0 85	0	306 46	0	0	0	0	0	0	
[ 3M - 1Y [   1Y - 2Y     2Y - 3Y		131 179 on	179 98	0	85 0 0	0	179	0	0	0	0	0 0 20	0	
[3Y - 5Y   [5Y - 10Y	Czech Republic	179 98 305 548	305 548	0	0	0 54	305 494	0	0	0	0	0 0	0	
[10Y - more		89 1,655	89 1,655	0	0 85	0 54	89 1,517	0	0	0	0	0 20	0	6
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0 0 4	0 0 4	0	0	0	0 0 4	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		<b>4</b> 0 65	4 0 65	0 0 40	0	0	4 0 25	0	0	0	0	0	0	1
[ 1Y - 2Y [	Estonia	0	0	0	0	0	0 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Estonia	0 23	0 23	0 16	0	0	0 7	0	0	0	0	0	0	
f 10Y - more Total		0 88	0 88	0 56	0	0	0 32	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	0 0 0 0 9 8 0	0 0 0 0 9 8 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 9 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
Total	France	0 256 11 6 32 338 74 485	0 26 11 6 32 338 74	0 0 0 0 0 30 1	0 0 0 0	0 26 0 0 11 5 0	0 0 11 6 21 303 73	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y	Germany	20 112 153 47 229 849 30	20 112 153 47 229 849 30	20 0 7 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 55 21 19 0 6	0 102 91 26 210 842 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Total  [0 - 3M [	Croatia	23 278 130 144 93 61 42	23 278 130 144 93 61 42 <b>771</b>	3 1 3 8 9 34 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 216 21 94 60 3 1	0 61 107 43 24 24 20 278	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 1 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19
[0 - 3M [	Greece				J	7.5	1.0	Ţ.	,	,		j		.,
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary	19 195 85 354 286 265 565 1,278	19 167 85 354 298 261 66 <b>1,250</b>	0 7 9 6 4 13 12 52	0 43 0 6 0 0	0 33 59 256 201 88 52 <b>690</b>	19 111 17 85 93 159 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 27 0 0 1 0 31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26
[ 0 - 3M	Ireland	0 0 10 10 11 5 55 0	10 10 10 11 5 5 5 0	0 0 0 0 0 0	0 0 0 0 0	0 10 10 11 5 0 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Italy	30 0 50 0 0 0 0 0	30 0 50 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 50 0 0 0 0	30 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	Latvia	0 0 15 0 0 1 1 0	0 0 15 0 0 1 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
	(MIN EUR)													
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total grace carning amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [   3M - 1Y [		0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[ 1Y - 2Y [	Lithuania	0 9	9	0	0	0	9	0	0	0	0	0	0	
13Y - 5Y     15Y - 10Y     10Y - more		20 0	20 0	20	0	0	0	0	0	0	0	0	0	
Total   0 - 3M       3M - 1Y		32	32	20	0	0	11	0	0	0	0	0	0	0
3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y														
[5V - 10V [	Luxembourg													
Total														
[ 0 - 3M   [ 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		14 0	14 0	0	0	0	14 0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		14 0 0	14 0 0	0	0	0	14 0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Neuleiallus	0 153	0 153 0	0	0	0	0 153 0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		153 0	153 0	<b>0</b>	<b>0</b>	0	153 0	0	0	<b>0</b>	0	<b>0</b>	<b>0</b>	0
[ 3M - 1V [		82 6	82 6	0	10 0	21 4	51 2	0	0	0	0	0	0	
[ 1Y - 2Y [	Poland	68 261 117	68 261 117	0	0	3 6	64 254 108	0	0	0	0	0	0	
		117 0 533	11/ 0 533	0	0 10	0 43	108 0 480	0	0	0	0 0	0 0	0	6
Total   0 - 3M     3M - 1Y								-						
[ 1Y - 2Y [	Portugal													
「5Y - 10Y 「														
Total		1	.1	0	o o	0	1	ō	ō	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		121 226 775 615	111 226 774	7 4 1	0	15 124 220	99 97 553	0	0	0	0	0 7	0	
[3Y - 5Y [ [5Y - 10Y [	Romania	615 530 55	615 530 55	2 28	0	243 113	553 370 389 37	0	0	0	0	0 2	0	
Total		55 2,321	55 <b>2,311</b>	2 45	0	16 731	37 1,545	0	0	0	0	9	0	62
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1 7 81	1 1 57	1 0	0	0	1 6 81	0	0	0	0	2 0 n	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Slovakia	81 128 223	128 223	0	0	16 6	81 112 217 961 68	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		991 76	991 76	22 8	0 0	9 0	961 68	0	0 0	0	0	0	0 0	2
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		1,507 6 7	1,477 6 3	30 1 5	0	31 0 2	1,446 5 0	0	0	0	0	3 0	0	2
[ 2Y - 3Y [	Slovenia	63 48	63 48	7 23	0	2 19	54 7	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Siovenia	55 63 57	55 63	23 55 50 57	0	0 12	0	0	0	0	0	0	0	
f10Y - more Total		57 299	57 <b>295</b>	57 198	0	0 35	0 66	0	0	0	0	0	0	7



General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	<u> </u>											Off-balance sh	igat avnosuras	
												OII-balance si	ieet exposui es	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 M E - 0 1		0 54	0	ó	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Spain	54 50 0	54 50 0	0	0	0	54 50 0	0	0 0	0	0 0	0	0 0 0	
[ 2Y - 3Y [	Spain	45 0 0	45 0	0	0	0	45 0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		149 17	149 17	0	0	0	149 17	0	0	<b>0</b>	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]		28 24 0	28 24 0	0 0	0 0	10 0 0	19 24 0	0	0	0	0 0	0	0 0	
	Sweden	0 0 44	0 0	0	0	0	0 0 44	0	0	0	0	0	0	
T10Y - more		113	113	0	0	10	104	0	0	0	0	0	0	17
[ 3M - 1Y [														
[5Y - 10Y [	United Kingdom													
[10Y - more Total [0 - 3M [ [3M - 1Y [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Iceland													
Total														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
	Liechtenstein													
107 - more   107 - more   Total														
[ 3M - 1Y [ [ 1Y - 2Y [														
13Y - 5Y I 15Y - 10Y I	Norway													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y ] [5Y - 10Y ]	Australia													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 64 64	0 64 64	0 0	0 0	0 0 13	0 64 51	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	
Total		128	0	0	0	0 13	0 115	0	0	0	0	0	0	11
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Hong Kong													
[10Y - more Total														



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	al AG						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet .				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Japan													
[ 0 - 3M	u.s.	655 147 131 60 29 12 0	655 147 131 60 29 12 0	0 39 15 29 13 5 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	126
[ 0 - 3M [	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 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 0 0 0 0 0 0 0 0 0	1
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Switzerland			•										
[ 0 - 3M [	Other advanced economies non EEA	22 35 95 135 239 2 2 9 <b>556</b>	22 6 95 135 239 2 29	0 0 0 0 0 2 2 29	0 0 23 0 0 0	0 35 2 0 0 0 0	22 0 1 78 205 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	215
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	81 374 237 303 187 122 46 1,351	81 361 237 303 187 122 46 1,338	0 27 13 82 16 35 35	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 86 43 55 90 35 6	62 261 182 166 82 53 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	758
[ 0 - 3M [	Middle East	5330						•						
[ 0 - 3M [	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 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 0 0 0 0	11



#### General governments exposures by country of the counterparty

						Ra	iffeisen Bank Internation	nal AG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sl	heet 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 4 3 5 102 76	0 0 4 3 5 102 76	0 0 0 0 0	0 0 0 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 3 5 102 76	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 45 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
Total   To - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     [3Y - 5Y     [5Y - 10Y     [10Y - more	Others	2 86 218 82 288 527 99	2 86 218 82 288 527 99	0 3 0 6 5 78 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 79 61 59 88 88 0	0 4 157 14 194 422 99	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 13 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 loars 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Raiffeisen Bank International AG

					As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amou	unt			ed impairment, ac fair value due to o		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ing exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of wi	hich non-perform	ning <sup>1</sup>	On performing	On non-perforn	ning exposures <sup>3</sup>	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
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	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	o
Central banks	1,298	0	0	0	0	0	0	0	0	1,213	0	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	0
Credit institutions	2,808	0	0	0	0	0	0	0	0	2,617	0	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	0
Non-financial corporations	575	0	2	2	0	1	. 0	0	0	580	0	0	0	0	2	0	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	692
Central banks	5,498	0	0	0	0	0	0	0	0	6,762	0	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	0
Credit institutions	4,286	3	3	3	3	0	3	3	0	5,106	0	3	3	3	1	3	3	0
Other financial corporations	11,390	0	107	107	107	36	39	39	0	9,439	0	97	97	97	36	36	36	4
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	485
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	193
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	308
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	202
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	177
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	1
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	692
OFF-BALANCE SHEET EXPOSURES	45,106		257	257	256	107	61	61	1	46,764		256	256	255	105	71	71	0

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures Raiffeisen Bank International AG

					As of 31/03/2021									As of 30/06/202	1			
		Gross	carrying amou	unt		Accumulate changes in provisions <sup>4</sup>	ed impairment, acc fair value due to c	cumulated redit risk and	Collaterals and financial		Gro	ss carrying amou	nt <sup>5</sup>		Accumulate changes in provisions <sup>4</sup>	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	34,870			derauited	3			3		35,807			derauited	3			3	
Debt securities (including at amortised cost and fair value)	20,322	9	11	11	0	20	0	0	0	20,730				0	16			
Central banks	800			11	0	20		0	0	584		0	0		10		0	
General governments	15,175	0	0	0	0	13	0	0	0	15,679		0	0		8	0	0	0
Credit institutions	2,850	0	0	0	0	0	0	0	0	2,862		0	0				0	0
Other financial corporations	803	0	10	10	0	5	0	0	0	659	0	0	0		5	0	0	0
Non-financial corporations	694	0	0	0	0	2	0	0	0	945	0	0	0	0	3	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	11,332		0	0					0
contact build	0,507		ŭ	Š	·			Ü	·	11,551		ŭ				·		
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	631	1,614	1,614	1,602	410	950	950	463	48,278	25	1,631	1,631	1,475	432	926	859	348
Non-Interior Corporations	47,038	0.3	1,014	1,614	1,002	410	950	950	463	46,278	25	1,031	1,631	1,4/5	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
amortised cost																		
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	226	113	66	66	29

<sup>(1)</sup> For the difficition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 20
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not report the control of the contro



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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	o	0	0	0	0	o
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINKEP framework (templates F18.00 / F19.00), 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-TTS 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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Raiffeisen Bank International AG

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
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)	١ .	0	0	0	0	0	0	0	o	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(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 F18.00 / F19.00), 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

Ī			AS 01 30	0/09/2020					AS OF 3	1/12/2020					As of 3	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1,396	28	28	1,389	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 guarrying	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	249	2	2	249	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	10.837	263	0
H Transport and storage	2,710	157	157	2,710	115	0	2,822	150	150	2,821	121	0	2,672	152	152	2,671	124	0	2,608	149	149	2,607	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
3 Information and communication	1.386	46	46	1.386	32	0	1.472	38	38	1.472	29	0	1.905	37	37	1.905	31	0	1.636	19	19	1.636	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	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

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



## Information on loans and advances subject to legislative and non-legislative moratoris and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30	/09/2020															As of 31	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ik	Maximum amount of the guarantee that can be considered	Gross carryl amount
		Performing			Non-perform	ing			Performing			Non-performit	'g					Performing			Non-performin	ng			Performing			Non-performin	g			
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in credit risk since initial secognition but not credit- impaind (Stage 2)		Of which: exposures wi forbiarance measures	Cf which: Unlikely to pay that are not past-due or past-due <- 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures wit forteasings moistures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings mossures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
vances subject to active EBA-compliant mositoria	6,180	5,967	97	3,465	213	50	130	236	132		100	104	34	51		26	2,866	2,717	72	1,285	149	44	99	150	81	1	56	69	31	33	3	25
useholds	2,825	2,737	21	1,357	88	9	41	123	72	1	47	51	4	18	2	13	885	549	61	293	36	5	11	40	26	1		20	1	4	0	5
Collateralised by residential immovable property	1,828	1,773	17	971	55	6	26	68	38	1	22	30	2	10			654	626	60	240	29	4	7	34	18	1	5	15	1	2		3
n-financial corporations	3,318	3,193	76	2,082	125	41	97	112	59	7	23	53	31	33	6	13	1,945	1,832	11	991	113	39	8	102	53	1		49	29	30	3	19
mail and Medium-sized Enterprises	1,448	1,389	22	836	59	22	36	66	30	1	25	35	16	19	6	13	786	728	10	383	58	20	ж	60	26	1	22	34	16	17	3	14
Collateralised by commercial immovable property	1,379	1,357	58	987	20	18	13	41	27	6	26	34	12			2	883	852	6	525	31	20	21	47	30	0	26	17	14			14

								As of 3	0/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ř.	Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi			1	Performing			Non-perform	ing					Performing			Non-performi							Non-perform	ing			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely 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: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee y received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee guarantee in the contact of the COVID-19 crisis	Inflows to non- performing exposures
oans and advances with expired EBA-compliant monatoria	1,406	3,353	55	1,525	53	17	36	86	60	1	50	26	7	15	۰	7	6,138	5,927	135	2,775	202	50	150	231	130	10	105	101	24	70	12	85
of which: Households	1,519	1,477	49	728	43	15	28	60	39	1	34	21	6	12		5	3,473	3,346	111	1,871	127	35	95	154	92		74	62	14	39	2	40
of which: Collateralised by residential immovable property	1,139	1,110	44	571	29	11	38	37	24	1	22	13	4	7	۰	2	2,339	2,274	93	1,376	65	23	25	78	50	5	41	28		18	0	15
of which: Non-financial corporations	1,813	1,803	6	772	10	3	9	25	20	0	15	5	1	3	۰	2	2,590	2,515	23	903	74	16	8	77	36	2	31	39	10	н	10	45
	538	528	2	211	10	2		16	10	0	7	5	1	2	۰	2	1,004	952	29	394	52	10	46	53	24	2	19	28	6	22	10	28
of which: Collaboralised by commercial immovable property	463	460	3	261	3	1	2	12	11	0	9	2	0	1		0	885	847	10	369	38	3	33	29	11	0	9	17	2	16	0	33

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant inoreise in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbaining measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbainince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	156	156	0	3	0		0	4	4	0	0	0	۰	0		0	241	241	0	63	0		0	7	6	۰	3	0	0	0	13	
of which: Households	10	10			0			1	1			0				0	16	16			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			0			0	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	146	146	0	3	0		0	1	2	0	0	0	0	0		0	225	225	0	63	۰	۰	0	6	6	0	3	۰	0	0	13	0
of which: Small and Medium-sized Enterprises	146	146			۰			3	2			0				٥	225	225			۰			6	6			۰				0
of which: Collateralised by commercial immovable property		0			0			0	0			0				0	0	۰			0			0				0				



## 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

								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(rein EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely 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)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,037	973	4	398	64	4	6	69	31	0	19	38	3	4	2	2	542	460	2	151	81	1	23	61	19	0	s	42	1	10	0	2
of which: Households	520	409	2	154	50	2	4	47	10	0	7	29	1	2	0	1	402	349	1	86	53	1	5	#	16	0	4	28	0	1	0	1
of which: Collaboralised by residential immovable property	338	299	1	103	29	1	2	32	11	0	3	21		1	0		256	217	0	51	39	0	2	29	10	0	1	20	0	1		
of which: Non-financial corporations	515	503	2	243	12	1	2	21	13	0	12		0	2	2	1	140	112	1	65	28	0	16	17	3	0	2	14	0		0	
of which: Small and Medium-sized Enterprises	206	193	2	79	12	1	2	15		0	7		0	2	2	1	83	71	1	25	12	0	2	30	3	0	2	7	0	1	0	
of which: Collaboratised by commercial immovable property	206	206	0	90	0	۰	0	s	5	0	4	0	0	0	0	0	49	30	0		29	0	16	9	1	0	0		0	6	0	

								As of 31,	(03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guanantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform						Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)			Of which: Inlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit rack since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbustance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: soposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 crisis	
	7,079	6,788	191	2,926	291	140	221	250	140	6	121	110	34	71	33	64	6,854	6,495	314	2,469	358	123	267	289	132	18	115	157	47	97	17	60
	3,639	3,446	168	1,797	193	75	138	159	78	5	67		20	50	2	53	3,546	3,327	167	1,452	216	61	166	161	67	5	55	94	22	60	2	32
	2,546	2,440	154	1,332	98	50	79	76	44	4	39	32	11	22	0	16	2,517	2,412	151	1,106	105	54	8	73	36	3	34	34	12	26	0	9
of which: Non-financial corporations	3,346	3,249	23	1,120	98	66	83	90	61	1	53	29	14	21	30	12	3,222	3,063	147	998	139	42	102	126	65	13	58	62	25	35	16	26
	1,240	1,192	19	506	45	17	33	59	34	1	29	24	10	17	30	12	1,504	1,416	22	579	55	33	55	67	39	1	25	47	18	24	15	12
of which: Collaboralised by commercial immovable property	1,200	1,146	13	425	52	46	50	27	24	0	21	3	1	2	0	1	1,281	1,226	69	434	53	16	34	53	28	7	26	24	11	11		14

								As of 31	/03/2021															As of 30	/05/2021						
															Maximum amount of the guarantee that can be considered	Gross carrying amount													k	Missimum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with ferbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pe that are not pash-due or past-due <= 90 days	Public guisantee y received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures forbearanc measures	Non-parform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	259	258	0	103	0		0			0	5	0		0	16		269	268	0	180	1	0	1	9	9	0	1	0		29	0
of which: Households	20	20			0			1	1			0				۰	23	23			0			1	1		0				0
of which: Collaboralised by residential immovable property					0			0	0			0				۰	0				0			0			0				0
of which: Non-financial corporations	239	238		103	0	0	0	7	7	0	5	0	0	0	16	0	246	245		190	1	0	1			0	0	0	۰	20	
of which: Small and Medium-sized Enterprises	239	238			0			7	7			0				0	246	245			1						0				
of which: Collateralised by commercial immovable property		0			0			0	0			0						0			0			0	۰		0				