



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Raiffeisen Bank International AG
<b>LEI Code</b>	9ZHRYM6F437SQJ6OUG95
<b>Country Code</b>	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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,343	18,178	19,104	19,148	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,228	18,101			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	234,087	231,662	236,557	231,138	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	234,087	231,662			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.84%	7.85%	8.08%	8.28%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.79%	7.81%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

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Raiffeisen Bank International AG

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	7,978	10,473	2,458	4,983
Of which debt securities income	784	1,060	290	602
Of which loans and advances income	5,584	7,222	1,831	3,385
Interest expenses	3,624	4,696	955	2,016
(Of which deposits expenses)	2,437	3,159	608	1,188
(Of which debt securities issued expenses)	529	725	183	369
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	29	31	8	22
Net Fee and commission income	2,062	2,619	658	1,335
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	-11	-20	1	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	-20	-38	267	248
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	8	-9	4
Gains or (-) losses from hedge accounting, net	9	2	6	11
Exchange differences [gain or (-) loss], net	114	148	-201	-80
Net other operating income / (expenses)	6	4	-43	-1,322
<b>TOTAL OPERATING INCOME, NET</b>	<b>6,544</b>	<b>8,531</b>	<b>2,189</b>	<b>3,184</b>
(Administrative expenses)	2,634	3,420	954	1,893
(Cash contributions to resolution funds and deposit guarantee schemes)	90	103	32	52
(Depreciation)	340	453	116	236
Modification gains or (-) losses, net	-11	-23	-8	-14
(Provisions or (-) reversal of provisions)	457	1,416	6	136
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	8	4
(Commitments and guarantees given)	23	-25	-8	-4
(Other provisions)	434	1,440	6	136
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	1,389	0	0
Of which restructuring <sup>2</sup>	0	-3	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)	69	149	51	113
(Financial assets at fair value through other comprehensive income)	17	48	8	23
(Financial assets at amortised cost)	52	101	43	89
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	46	38	-9	-13
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	85	84	11	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-8	-12	1	1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,974</b>	<b>3,001</b>	<b>1,042</b>	<b>779</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,263</b>	<b>2,048</b>	<b>763</b>	<b>268</b>
Profit or (-) loss after tax from discontinued operations	0	-673	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,263</b>	<b>1,374</b>	<b>763</b>	<b>268</b>
Of which attributable to owners of the parent	2,090	1,170	706	149

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

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Raiffeisen Bank International AG

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits	39,394				36,868				39,112				34,158				IAS 1.54 (i)	
Financial assets held for trading	6,082	2,375	3,689	18	5,937	2,271	3,654	12	6,736	3,083	3,639	14	7,155	3,474	3,661	20	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	890	129	21	741	885	129	24	733	921	129	14	778	972	121	12	829	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	178	160	18	0	304	286	18	0	283	271	12	0	268	259	9	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,159	3,351	552	256	3,611	2,646	693	272	3,595	2,618	704	273	3,872	2,873	725	274	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	148,056				147,474				147,179				149,929				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,051	0	1,051	0	1,014	0	1,014	0	1,114	0	1,114	0	1,087	0	1,087	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-130				-234				-254				-242				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	5,793				5,509				5,654				5,851					
<b>TOTAL ASSETS</b>	<b>205,472</b>				<b>199,368</b>				<b>204,340</b>				<b>203,049</b>				IAS 1.91(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	3,869	129	2	-22	-4	-2	3,304	121	5	-54	-3	-3	3,277	139	5	-62	-2	-3	3,545	142	6	-71	-2	-3	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	28,400	778	0	-44	-48	0	30,133	526	3	-41	-11	-1	32,986	643	3	-23	-19	-1	34,507	586	3	-22	-9	-1	Annex V Part 1.31, 44(b)
	Loans and advances	94,590	23,568	3,460	-817	-685	-1,809	99,297	16,514	3,565	-322	-516	-1,846	97,200	15,418	3,322	-314	-580	-1,618	97,842	16,214	3,086	-302	-587	-1,549	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>(2)</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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen Bank International AG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	8,749	9,303	9,201	10,108	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	1,098	1,108	1,087	1,078	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	170,339	163,368	167,159	166,360	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	1,460	1,308	1,181	1,086	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-247	-359	-332	-282	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,747	2,828	2,824	2,086	IAS 37.10; IAS 1.54(l)
Tax liabilities	239	271	229	213	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	906	1,163	1,144	1,220	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
<b>TOTAL LIABILITIES</b>	<b>184,291</b>	<b>178,990</b>	<b>182,494</b>	<b>181,871</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>21,181</b>	<b>20,378</b>	<b>21,847</b>	<b>21,179</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>205,472</b>	<b>199,368</b>	<b>204,340</b>	<b>203,049</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		4,380	4,340	4,003	4,014	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9	11	6	8	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	716	981	797	1,137	Annex V.Part 1.31
Deposits	Central banks	449	391	472	582	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	6	4	46	86	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,896	3,106	3,944	3,863	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	861	1,040	920	930	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	27,205	22,510	24,764	22,363	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,345	2,918	4,322	4,027	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,472	11,501	11,706	12,087	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,466	5,056	4,919	5,147	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	44,076	43,593	43,013	43,045	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	30,810	31,260	29,082	29,961	ECB/2013/33 Annex 2.Part 2.9.1
	Households	57,696	59,316	61,164	62,302	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	38,961	40,104	42,304	43,741	Annex V.Part 1.42(f), 44(c)
Debt securities issued		26,706	27,348	26,356	27,202	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,096	2,185	2,043	2,098	Annex V.Part 1.37
Other financial liabilities		2,041	1,989	2,403	2,030	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		181,646	175,086	178,628	178,633	

2025 EU-wide Transparency Exercise

Market Risk

Raiffeisen Bank International AG

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
	MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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						
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	978	935	16	6	55	20							21	4	47	9									
Of which: General risk	464	445	16	6	55	20							21	4	47	9									
Of which: Specific risk	514	490	0	0	0	0							0	0	0	0									
Equities	65	123	0	0	0	0							0	0	0	0									
Of which: General risk	14	33	0	0	0	0							0	0	0	0									
Of which: Specific risk	27	51	0	0	0	0							0	0	0	0									
Foreign exchange risk	6,963	6,495	5	2	20	7							7	2	18	8									
Commodities risk	26	28	0	0	0	0							0	0	0	0									
<b>Total</b>	<b>8,052</b>	<b>7,581</b>	<b>21</b>	<b>7</b>	<b>86</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>6</b>	<b>76</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,288</b>		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	992	841	15	7	50	23							15	4	50	13									
Of which: General risk	448	370	15	7	50	23							15	4	50	13									
Of which: Specific risk	544	471	0	0	0	0							0	0	0	0									
Equities	115	79	0	0	0	0							0	0	0	0									
Of which: General risk	15	11	0	0	0	0							0	0	0	0									
Of which: Specific risk	38	38	0	0	0	0							0	0	0	0									
Foreign exchange risk	7,547	7,601	9	10	25	21							9	2	25	7									
Commodities risk	25	27	0	0	0	0							0	0	0	0									
<b>Total</b>	<b>8,579</b>	<b>8,542</b>	<b>21</b>	<b>13</b>	<b>82</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>6</b>	<b>92</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,438</b>		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

Standardized Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>Consolidated data</b>							
Central governments or central banks	43,822	43,822	11,194	43,822	43,822	11,194	4,194
Regional governments or local authorities	2,052	2,054	181	2,108	2,070	185	88
Public sector entities	1,098	1,093	113	1,028	1,219	88	88
Multilateral Development Banks	1,098	1,093	113	1,028	1,219	88	88
International Organizations	2,242	2,241	176	2,344	2,341	0	0
Institutions	3,122	2,756	176	3,851	3,250	388	388
Corporates	7,687	5,722	5,880	8,892	5,251	5,245	5,245
of which: SME	2,083	2,287	2,027	2,644	2,091	1,776	1,776
Retail	15,111	7,284	5,135	10,572	6,864	4,540	4,540
of which: SME	1,889	1,722	1,888	1,888	1,722	1,888	1,888
Secured by mortgages on immovable property and AOC exposures	6,940	6,950	2,878	6,743	6,748	2,819	2,819
of which: SME	995	917	308	843	829	281	281
Exposures in default	1,481	280	320	1,099	225	288	288
Items associated with particularly high risk	179	169	254	152	145	217	217
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	136	136	81	126	126	80	80
Collective Investments Undertakings (CIU)	2,486	2,486	2,178	2,276	2,276	2,078	2,078
Equity	1,325	1,324	1,028	1,343	1,338	1,028	1,028
Other exposures							
<b>Standardized Total<sup>(4)</sup></b>	<b>108,422</b>	<b>69,777</b>	<b>28,961</b>	<b>1,120</b>	<b>96,782</b>	<b>94,600</b>	<b>25,884</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries where 95% of total amount or Top 10 countries exceed the original exposure, published in its sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardized Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>AUSTRIA</b>							
Central governments or central banks	14,803	14,513	4	13,941	13,572	19	19
Regional governments or local authorities	289	291	0	294	222	0	0
Public sector entities	627	537	0	83	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0
Institutions	2,241	1,800	37	2,070	1,750	40	40
Corporates	1,092	826	888	1,023	943	912	912
of which: SME	139	131	103	172	136	108	108
Retail	1,871	724	165	1,098	748	288	288
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	1,736	1,731	431	1,706	1,701	421	421
of which: SME	271	270	71	259	259	71	71
Exposures in default	56	24	25	89	29	30	30
Items associated with particularly high risk	45	39	23	29	42	42	42
Subordinated debt exposures	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	137	137	81	128	128	81	81
Collective Investments Undertakings (CIU)	1,082	1,082	1,463	1,101	1,101	1,097	1,097
Equity	226	224	202	270	277	283	283
Other exposures							
<b>Standardized Total<sup>(4)</sup></b>			<b>43</b>			<b>270</b>	<b>283</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries where 95% of total amount or Top 10 countries exceed the original exposure, published in its sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

Standardized Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>CZECH REPUBLIC</b>							
Central governments or central banks	13,493	13,000	0	12,562	12,055	0	0
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	27	15	0	28	15	15
Multilateral Development Banks	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0
Institutions	1,042	826	721	21	21	0	0
Corporates	433	380	295	462	411	319	319
of which: SME	1,024	1,024	1,024	1,023	1,024	1,024	1,024
Retail	271	206	132	276	274	137	137
of which: SME	2,242	2,242	888	2,236	2,236	792	792
Secured by mortgages on immovable property and AOC exposures	1,088	1,088	444	1,088	1,088	444	444
of which: SME	88	88	33	88	88	33	33
Exposures in default	88	46	53	88	46	54	54
Items associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	137	137	81	128	128	81	81
Collective Investments Undertakings (CIU)	1,082	1,082	1,463	1,101	1,101	1,097	1,097
Equity	226	224	202	270	277	283	283
Other exposures	0	0	0	0	0	0	0
<b>Standardized Total<sup>(4)</sup></b>			<b>63</b>			<b>63</b>	<b>63</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries where 95% of total amount or Top 10 countries exceed the original exposure, published in its sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

Standardized Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>SLOVAKIA</b>							
Central governments or central banks	4,112	4,111	0	4,882	4,884	0	0
Regional governments or local authorities	0	0	0	0	0	0	0
Public sector entities	0	0	0	100	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0
Institutions	1,042	826	721	21	21	0	0
Corporates	808	648	565	813	649	567	567
of which: SME	422	364	281	422	369	287	287
Retail	784	714	411	788	720	412	412
of which: SME	765	696	398	778	702	401	401
Secured by mortgages on immovable property and AOC exposures	281	281	25	281	281	25	25
of which: SME	23	23	7	23	23	7	7
Exposures in default	44	21	23	44	21	24	24
Items associated with particularly high risk	1	1	43	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	137	137	81	128	128	81	81
Collective Investments Undertakings (CIU)	62	62	154	56	56	140	140
Equity	426	426	226	426	426	226	226
Other exposures	0	0	0	0	0	0	0
<b>Standardized Total<sup>(4)</sup></b>			<b>63</b>			<b>63</b>	<b>63</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries where 95% of total amount or Top 10 countries exceed the original exposure, published in its sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

Standardized Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>ROMANIA</b>							
Central governments or central banks	4,840	5,881	4	4,281	5,244	0	0
Regional governments or local authorities	421	387	71	426	426	83	83
Public sector entities	40	24	24	22	20	9	9
Multilateral Development Banks	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0
Institutions	2	2	0	2	2	0	0
Corporates	275	239	205	285	255	219	219
of which: SME	199	148	119	210	158	123	123
Retail	127	114	64	112	118	64	64
of which: SME	120	111	64	110	116	64	64
Secured by mortgages on immovable property and AOC exposures	103	103	0	103	103	0	0
of which: SME	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	1	1	40	1	1	40	40
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0
Equity	41	41	21	41	41	21	21
Other exposures	0	0	0	0	0	0	0
<b>Standardized Total<sup>(4)</sup></b>			<b>12</b>			<b>12</b>	<b>12</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries where 95% of total amount or Top 10 countries exceed the original exposure, published in its sector.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	8,201	8,201	8,201	0	6,710	6,710	6,710	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	334	224	204	0	257	171	163	0
	Corporates	165	86	66	0	127	60	46	0
	of which: SME	2,032	1,140	868	0	1,741	915	728	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and AOC exposures	188	103	80	0	188	103	80	0
	of which: SME	88	45	33	0	70	37	28	0
	Exposures in default	171	36	37	113	140	31	34	100
	Items associated with particularly high risk	128	128	128	0	128	128	128	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	110	110	110	0	110	110	110	0	
Standardized Total <sup>(4)</sup>				113				241	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
HUNGARY	Central governments or central banks	4,300	5,971	0	0	3,360	5,150	0	0
	Regional governments or local authorities	27	153	0	0	15	74	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	208	195	184	0	213	205	192	0
	Corporates	52	51	40	0	56	56	43	0
	of which: SME	178	40	30	0	167	40	31	0
	Secured by mortgages on immovable property and AOC exposures	22	14	14	0	17	11	11	0
	of which: SME	82	20	15	0	82	20	15	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>				0				0	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	401	620	0	0	81	480	0	0
	Regional governments or local authorities	1,084	1,084	0	0	1,091	1,091	0	0
	Public sector entities	398	398	0	0	520	520	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	238	238	238	0	241	241	241	0
	Corporates	121	113	108	0	138	127	122	0
	of which: SME	38	11	11	0	11	11	11	0
	Secured by mortgages on immovable property and AOC exposures	78	19	14	0	71	20	15	0
	of which: SME	18	18	18	0	17	17	17	0
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	11	11	11	0	
Other exposures	11	11	11	0	11	11	11	0	
Standardized Total <sup>(4)</sup>				11				11	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
SERBIA	Central governments or central banks	2,242	2,891	0	0	2,170	2,881	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	434	351	311	0	398	321	285	0
	Corporates	212	121	111	0	198	144	121	0
	of which: SME	648	576	404	0	622	549	383	0
	Secured by mortgages on immovable property and AOC exposures	188	103	80	0	188	103	80	0
	of which: SME	368	357	121	0	384	381	134	0
	Exposures in default	16	16	16	16	16	16	16	16
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	11	11	11	0	
Other exposures	11	11	11	0	11	11	11	0	
Standardized Total <sup>(4)</sup>				16				16	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
CROATIA	Central governments or central banks	2,517	2,500	0	0	2,561	2,561	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	157	145	128	0	187	180	125	0
	Corporates	79	74	54	0	81	81	54	0
	of which: SME	1,605	1,300	944	0	1,522	1,240	963	0
	Secured by mortgages on immovable property and AOC exposures	202	121	90	0	204	120	90	0
	of which: SME	222	220	81	0	228	226	83	0
	Exposures in default	8	8	8	8	8	8	8	8
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	11	11	11	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total <sup>(4)</sup>				8				8	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	111	0	0	0	117	11	11	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	1,090	2,533	0	0	1,336	2,819	0	0
	International Organisations	2,142	2,142	0	0	2,144	2,144	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	388	238	228	0	388	284	221	0
	of which: SME	222	178	138	0	224	185	144	0
	of which: SME	625	581	428	0	651	611	437	0
	Secured by mortgages on immovable property and AOC exposures	131	121	79	0	142	128	79	0
	of which: SME	217	212	83	0	242	239	93	0
	Exposures in default	21	21	21	21	21	21	21	21
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	11	11	11	0	11	11	11	0	
Other exposures	11	11	11	0	11	11	11	0	
Standardized Total <sup>(4)</sup>				41				41	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data		44,624	44,624	14,172	29,452	44,624	44,133	14,133	29,491
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		2,237	2,183	187	2,046	2,351	2,080	207	2,144
Public sector entities		1,465	1,379	87	1,382	1,627	1,617	188	1,439
Multilateral Development Banks		1,381	1,371	2	1,379	1,568	1,565	3	1,565
International Organisations		2,637	2,636	0	2,637	2,636	2,636	0	2,636
Institutions		2,874	2,832	112	2,762	2,881	2,877	238	2,643
Corporates		6,979	5,238	4,705	1,233	7,253	5,295	4,738	1,955
of which: SME		2,756	2,052	1,375	1,381	2,768	2,048	1,513	1,255
Retail		10,105	6,083	4,380	5,725	9,563	5,853	3,888	1,867
of which: SME		2,013	1,255	1,003	1,258	2,813	1,813	1,008	1,008
Secured by mortgages on immovable property and ADC exposures		7,905	7,654	2,982	4,923	6,088	5,949	2,562	3,526
of which: SME		538	734	428	110	802	769	425	425
Exposures in default		1,060	238	262	798	960	264	726	228
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		5	5	9	0	6	6	10	10
Equity		832	832	2,375	0	832	832	2,388	2,388
Other exposures		1,568	1,568	0	1,568	1,543	1,533	895	895
Standardised Total <sup>(4)</sup>		100,045	97,800	27,146	72,899	87,812	65,989	26,331	1,922

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher number.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA		12,172	12,171	8	12,164	12,173	8	12,165	8
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		238	200	2	236	228	2	236	2
Public sector entities		802	700	2	799	802	2	802	2
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,403	1,895	21	2,382	1,853	21	2,361	21
Corporates		882	800	808	774	808	808	808	808
of which: SME		564	329	301	375	342	313	313	313
Retail		1,585	1,251	107	1,478	1,511	295	210	210
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		1,217	1,202	499	1,189	1,172	534	534	534
of which: SME		130	134	71	125	118	71	71	71
Exposures in default		71	35	35	32	27	27	32	41
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		5	5	9	0	6	6	10	10
Equity		1,265	1,265	1,807	1,273	1,273	1,919	1,919	1,919
Other exposures		238	235	235	231	241	241	241	241
Standardised Total <sup>(4)</sup>		12,172	12,171	8	12,164	12,173	8	12,165	8

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CZECH REPUBLIC		18,113	18,102	0	18,113	18,101	0	18,101	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		30	30	2	28	30	6	24	6
Corporates		438	377	293	441	374	302	302	302
of which: SME		1,188	1,056	800	1,188	1,056	800	800	800
Retail		1,188	1,056	800	1,188	1,056	800	800	800
of which: SME		775	703	511	775	703	511	511	511
Secured by mortgages on immovable property and ADC exposures		2,275	2,245	860	2,275	2,245	860	860	860
of which: SME		1,448	1,446	511	1,448	1,446	511	511	511
Exposures in default		59	56	42	21	21	55	55	7
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		12	12	12	12	12	12	12	12
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		18,113	18,102	0	18,113	18,101	0	18,101	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SLOVAKIA		5,102	5,102	0	5,102	5,101	0	5,101	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		100	100	0	100	100	0	100	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		629	607	629	607	629	607	629	607
Corporates		388	350	372	350	388	350	388	350
of which: SME		1,188	1,056	800	1,188	1,056	800	800	800
Retail		787	734	613	800	744	613	613	613
of which: SME		71	71	30	71	71	30	30	30
Secured by mortgages on immovable property and ADC exposures		25	25	14	23	23	13	13	13
of which: SME		56	56	33	45	45	23	23	23
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		57	57	142	58	58	146	146	146
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		5,102	5,102	0	5,102	5,101	0	5,101	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ROMANIA		5,772	6,472	31	4,799	5,863	36	5,827	13
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		402	402	11	391	402	11	391	11
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2	2	2	2	2	2	2	2
Corporates		308	283	270	342	305	283	283	283
of which: SME		136	141	134	136	141	134	134	134
Retail		136	123	74	142	128	74	74	74
of which: SME		129	120	69	124	126	69	69	69
of which: SME		11	11	11	11	11	11	11	11
Secured by mortgages on immovable property and ADC exposures		4	4	4	4	4	4	4	4
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		12	12	12	12	12	12	12	12
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total <sup>(4)</sup>		5,772	6,472	31	4,799	5,863	36	5,827	13

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
RUSSIAN FEDERATION	Central governments or central banks	6,000	6,000	6,000		6,071	6,000	6,000	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	200	200	200		214	214	214	
	of which: SME	136	136	136		140	140	140	
	Retail	1,970	1,970	1,970		2,027	2,000	2,000	
	of which: SME	2	2	2		1	1	1	
	Secured by mortgages on immovable property and ADC exposures of which: SME	1,952	1,952	1,952		2,026	2,000	2,000	
	Exposures in default	80	80	80		81	73	73	
	Items associated with particularly high risk	177	39	45	137	162	37	39	124
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	12	12	12		10	10	10		
Standardised Total <sup>(4)</sup>									100

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
HUNGARY	Central governments or central banks	1,170	1,170	1,170		1,420	1,375	1,375	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	222	214	200		239	232	218	
	of which: SME	85	82	86		83	82	86	
	Retail	381	42	40		402	48	48	
	of which: SME	33	4	4		33	4	4	
	Secured by mortgages on immovable property and ADC exposures of which: SME	1	1	0		8	8	8	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	4	4	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									4

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	106	106	106		80	102	102	
	Regional governments or local authorities	1,100	1,100	1,100		1,100	1,100	1,100	
	Public sector entities	426	426	426		426	426	426	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	22	22		22	22	22	
	Corporates	139	136	139		129	129	121	
	of which: SME	25	25	25		25	25	25	
	Retail	25	15	15		20	15	15	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	4	4	4		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									12

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SERBIA	Central governments or central banks	2,211	2,164	2,164		2,204	1,769	1,769	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	380	299	295		366	290	257	
	of which: SME	170	117	117		155	148	111	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0		0	0	0	
	Exposures in default	10	10	10		10	10	10	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									29

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CROATIA	Central governments or central banks	2,834	2,834	2,834		2,867	2,864	2,864	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	136	140	133		132	166	147	
	of which: SME	97	94	97		94	89	70	
	Retail	1,090	791	791		1,171	854	854	
	of which: SME	222	188	188		223	198	198	
	Secured by mortgages on immovable property and ADC exposures of which: SME	112	308	300		367	363	344	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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	4	4	4		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>									54

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	Central governments or central banks	10	10	10		10	10	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,580	1,579	1,580		1,568	1,566	1,566	
	International Organisations	2,657	2,656	2,656		2,657	2,656	2,656	
	Institutions	0	0	0		0	0	0	
	Corporates	211	214	216		214	202	209	
	of which: SME	111	111	111		111	111	111	
	Retail	708	660	676		753	700	700	
	of which: SME	148	139	140		148	132	132	
	Secured by mortgages on immovable property and ADC exposures of which: SME	251	248	250		253	239	239	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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)	4	4	4		4	4	4		
Equity	4	4	4		4	4	4		
Other exposures	11	11	11		10	10	10		
Standardised Total <sup>(4)</sup>									43

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,293	0	6,276	2,247	0	1	9,182	0	7,118	2,627	0	1
	Corporates	40,171	1,973	46,230	28,900	0	1,498	79,302	2,361	47,636	26,007	0	1,340
	Corporates - Of Which: Specialized Lending	7,846	328	6,813	4,217	0	151	7,533	371	6,740	4,070	0	126
	Corporates - Of Which: SME	9,435	211	4,705	2,907	0	174	9,115	216	4,363	2,703	0	179
	Retail	50,838	612	29,033	9,051	393	228	31,215	624	23,975	9,055	385	121
	Retail - Secured on real estate property	11,031	205	20,665	3,698	106	124	11,190	207	20,822	3,690	104	120
	Retail - Secured on real estate property - Of Which: SME	188	1	105	87	1	8	113	1	108	94	1	2
	Retail - Qualifying Revolving	2,231	25	1,245	520	10	24	2,266	25	1,338	520	9	24
	Retail - Other Retail	7,524	381	7,022	4,282	276	378	7,866	381	7,145	4,345	273	382
	Retail - Other Retail - Of Which: SME	1,021	49	695	322	26	42	1,027	50	701	324	27	41
	Retail - Other Retail - Of Which: non-SME	6,503	332	6,328	4,060	250	336	6,869	331	6,444	4,021	246	341
	Equity	306	0	306	637	0	0	334	0	334	608	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total <sup>(4)</sup>			43,009						42,319				

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
<sup>(4)</sup>For the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
AUSTRIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,817	0	1,272	377	0	1	1,841	0	1,236	368	0	0
	Corporates	18,744	455	9,764	4,178	0	238	16,079	651	9,309	3,993	0	331
	Corporates - Of Which: Specialized Lending	729	182	743	461	0	28	717	238	728	436	0	113
	Corporates - Of Which: SME	50	0	1	4	0	1	26	0	4	4	0	0
	Retail	7,289	47	2,265	821	8	12	7,346	50	5,143	607	0	11
	Retail - Secured on real estate property	7,123	45	2,120	779	6	9	7,065	47	7,063	772	6	9
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	80	3	86	43	2	2	80	3	80	30	2	2
	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	80	3	86	43	2	2	80	3	80	30	2	2
	Equity	179	0	179	357	0	0	211	0	211	361	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total <sup>(4)</sup>													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
CZECH REPUBLIC	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	229	0	120	120	0	0	111	0	112	111	0	0
	Corporates	9,473	65	5,115	3,227	0	84	9,392	59	4,934	3,144	0	79
	Corporates - Of Which: Specialized Lending	2,061	4	1,490	864	0	13	1,496	7	1,370	834	0	0
	Corporates - Of Which: SME	1,274	10	848	670	0	38	1,263	16	888	614	0	19
	Retail	7,556	113	6,841	2,300	36	105	7,745	118	7,030	2,315	39	108
	Retail - Secured on real estate property	4,927	78	4,568	1,916	3	10	4,576	40	4,764	1,913	3	10
	Retail - Secured on real estate property - Of Which: SME	79	0	79	47	0	1	86	0	86	76	0	1
	Retail - Qualifying Revolving	4,728	28	4,265	869	3	31	4,844	30	4,688	840	3	29
	Retail - Other Retail	621	4	236	129	3	7	630	6	250	133	3	7
	Retail - Other Retail - Of Which: SME	2,076	68	1,916	1,155	30	66	2,166	72	1,995	1,296	32	70
	Retail - Other Retail - Of Which: non-SME	973	21	432	195	13	23	587	28	417	139	12	24
	Equity	1	0	1	3	0	0	1	0	1	3	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total <sup>(4)</sup>													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SLOVAKIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	239	0	211	61	0	0	227	0	219	60	0	0
	Corporates	5,994	56	3,328	2,075	0	58	5,776	53	3,140	1,800	0	53
	Corporates - Of Which: Specialized Lending	1,522	13	1,238	820	0	13	1,278	13	1,159	640	0	13
	Corporates - Of Which: SME	1,358	38	777	398	0	33	1,280	38	635	312	0	10
	Retail	6,536	148	8,281	2,028	122	110	8,611	144	8,238	1,980	118	121
	Retail - Secured on real estate property	6,829	150	6,835	1,241	42	31	6,911	59	6,907	1,214	44	32
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	354	4	205	42	3	4	360	4	311	43	3	4
	Retail - Other Retail	1,343	89	1,444	750	76	92	1,340	84	1,140	748	71	87
	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	1,343	89	1,444	750	76	92	1,340	84	1,140	748	71	87
	Equity	2	0	2	3	0	0	2	0	2	3	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total <sup>(4)</sup>													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024					As of 31/12/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
ROMANIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	147	0	138	109	0	0	139	0	135	107	0	0
	Corporates	7,554	71	4,247	2,855	0	88	7,491	81	4,372	2,961	0	82
	Corporates - Of Which: Specialized Lending	1,098	3	998	637	0	24	1,175	6	1,070	696	0	14
	Corporates - Of Which: SME	2,002	19	792	504	0	15	1,958	19	765	489	0	18
	Retail	4,978	104	4,430	2,183	119	117	5,069	108	4,493	2,172	136	162
	Retail - Secured on real estate property	1,669	52	1,487	411	45	30	1,727	50	1,538	416	42	28
	Retail - Secured on real estate property - Of Which: SME	25	0	23	36	0	0	23	0	21	35	0	0
	Retail - Qualifying Revolving	1,644	51	1,464	404	44	30	1,704	50	1,517	402	42	28
	Retail - Other Retail	1,122	13	821	320	3	10	1,135	13	812	315	2	10
	Retail - Other Retail - Of Which: SME	1,247	119	1,118	1,442	88	117	1,207	125	1,140	1,441	0	124
	Retail - Other Retail - Of Which: non-SME	325	20	256	111	13	15	325	21	260	112	14	15
	Equity	9	0	9	16	0	0	10	0	10	16	0	0
Collective Investments Undertakings (CIU)													
Other non-credit-obligation assets													
IRB Total <sup>(4)</sup>													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
RUSSIAN FEDERATION	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,792	88	2,247	0	2,622	0	249	3,490	98	1,978	0	2,372	0	179	0
	Corporates - Of Which: Specialized Lending	250	4	250	0	139	0	1	200	1	199	0	99	0	1	0
	Corporates - Of Which: SME	240	22	142	0	142	0	21	214	22	82	0	44	0	22	0
	Retail	24	0	24	0	6	0	0	25	0	22	0	5	0	0	0
	Retail - Secured on real estate property	23	0	21	0	3	0	0	11	0	19	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23	0	21	0	3	0	0	11	0	19	0	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	1	0	2	2	0	1	0	1	0	0	0
	Retail - Other Retail	2	0	2	0	2	0	0	2	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	0	2	0	0	2	0	2	0	2	0	0	0	
Equity	0	0	0	0	0	0	0	5	0	5	0	7	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup>Incl. NPLs and P&Is from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HUNGARY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,339	0	221	0	0	0	2	1,284	0	214	0	76	0	1	0
	Corporates	5,745	117	3,341	2,025	0	96	5,680	152	2,945	1,857	0	93	0	0	0
	Corporates - Of Which: Specialized Lending	957	43	883	622	0	45	989	43	917	629	0	14	0	0	0
	Corporates - Of Which: SME	788	15	909	163	0	14	796	16	256	516	0	15	0	0	0
	Retail	761	29	640	603	19	50	751	26	634	612	16	45	0	0	0
	Retail - Secured on real estate property	360	14	358	251	10	10	367	13	365	356	8	20	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	3	4	1	0	4	0	3	3	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	356	14	355	247	9	10	363	13	362	353	8	20	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	401	15	282	352	9	29	389	13	273	356	8	25	0	0	0
	Retail - Other Retail - Of Which: SME	323	4	27	16	1	7	216	4	24	14	1	4	0	0	0
Retail - Other Retail - Of Which: non-SME	278	11	254	336	8	23	273	10	249	342	6	21	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup>Incl. NPLs and P&Is from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,037	0	954	363	0	0	881	0	829	118	0	14	0	0	0
	Corporates	5,447	658	4,690	1,955	0	203	5,355	667	4,390	1,830	0	183	0	0	0
	Corporates - Of Which: Specialized Lending	190	43	92	33	0	14	199	44	95	36	0	14	0	0	0
	Corporates - Of Which: SME	1,545	5	1,003	349	0	6	1,249	6	526	361	0	8	0	0	0
	Retail	41	1	40	8	0	0	41	1	40	8	0	0	0	0	0
	Retail - Secured on real estate property	39	1	39	7	0	0	38	7	38	7	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	1	39	7	0	0	38	7	38	7	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	1	0	0	1	0	1	1	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup>Incl. NPLs and P&Is from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SERBIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	17	19	0	0	22	0	20	20	0	0	0	0	0
	Corporates	3,388	26	1,508	1,296	0	32	3,382	26	1,525	1,310	0	37	0	0	0
	Corporates - Of Which: Specialized Lending	83	0	58	13	0	0	80	0	82	61	0	0	0	0	0
	Corporates - Of Which: SME	1,545	5	1,003	349	0	6	1,249	6	526	361	0	8	0	0	0
	Retail	510	20	466	333	13	16	518	20	492	348	12	17	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	203	1	59	14	0	1	107	1	62	14	0	1	0	0	0
	Retail - Other Retail	407	19	407	319	13	15	409	18	430	334	12	16	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	407	19	407	319	13	15	409	18	430	334	12	16	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

<sup>(2)</sup>Incl. NPLs and P&Is from Q1 2025

		IRB Approach														
		As of 30/09/2024						As of 31/12/2024								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CROATIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,074	76	721	450	0	40	2,133	65	808	513	0	44	0	0	0
	Corporates - Of Which: Specialized Lending	67	23	42	14	0	0	34	0	65	37	0	0	0	0	0
	Corporates - Of Which: SME	574	56	212	135	0	27	604	52	231	328	0	28	0	0	0
	Retail	1	0	1	1	0	0	1	0	1	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0														

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	10,352	0	7,309	2,773	0	0	0	0	1,379	0	6,377	0	2,544	0	2	
Corporates	86,220	1,994	43,463	22,846	0	1,230	86,271	1,772	44,362	23,444	0	1,099				
Corporates - Of Which: Specialised Lending	7,296	371	6,598	4,107	0	124	7,920	340	6,616	4,247	0	138				
Corporates - Of Which: SME	9,318	226	6,470	2,286	0	186	9,329	219	4,888	2,451	0	171				
Retail	32,227	646	20,073	9,235	521	315	25,763	602	33,455	10,531	136	560				
Retail - Secured on real estate property	21,428	213	20,954	3,584	118	130	23,854	239	23,013	4,259	156	135				
Retail - Secured on real estate property - Of Which: SME	112	1	112	99	1	1	124	1	122	108	0	3				
Retail - Secured on real estate property - Of Which: non-SME	21,316	212	20,793	3,485	118	119	23,730	238	22,910	4,150	156	132				
Retail - Qualifying Revolving	2,217	26	2,445	581	15	24	2,328	26	2,444	590	17	24				
Retail - Other Retail	8,282	407	7,723	5,059	388	381	9,360	437	8,978	5,682	382	426				
Retail - Other Retail - Of Which: SME	1,073	51	759	364	33	33	4,296	53	786	370	31	44				
Retail - Other Retail - Of Which: non-SME	7,209	356	6,964	4,705	355	348	4,864	384	8,202	5,312	351	382				
Equity	84	0	84	31	0	0	85	0	85	35	0	0				
Collective Investments Undertakings (CIU)	118	0	118	121	0	0	120	0	120	25	0	0				
Other non-credit-obligation assets	0	0	0	2,251	0	0	0	0	0	2,442	0	0				
IRB Total <sup>(4)</sup>							87,300			29,206						

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

(2) Incl. RGA and P&As from Q2 2025.

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

(4) Only the most relevant countries are disclosed. There have been selected under the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,836	0	1,049	394	0	1	1,910	0	1,349	483	0	1				
Corporates	15,058	459	7,589	2,935	0	177	15,399	333	7,702	3,022	0	152				
Corporates - Of Which: Specialised Lending	602	235	602	306	0	705	1,051	311	1,113	0	0	0				
Corporates - Of Which: SME	39	0	4	2	0	0	33	0	3	2	0	0				
Retail	3,249	49	7,627	709	8	8	3,885	122	5,886	799	31	31				
Retail - Secured on real estate property	7,168	51	6,976	723	7	7	7,189	50	7,004	754	27	10				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	7,168	51	6,976	723	7	7	7,189	50	7,004	754	27	10				
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Other Retail	81	1	80	36	1	1	79	2	78	38	4	2				
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	81	1	80	36	1	1	79	2	78	38	4	2				
Equity	64	0	64	141	0	0	64	0	64	142	0	0				
Collective Investments Undertakings (CIU)	113	0	113	12	0	0	114	0	114	12	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total <sup>(4)</sup>																

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

(2) Incl. RGA and P&As from Q2 2025.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	9,364	53	4,830	2,664	0	73	9,702	44	5,065	2,760	0	71				
Corporates	1,791	5	1,282	772	0	10	1,876	5	1,333	779	0	6				
Corporates - Of Which: Specialised Lending	1,794	56	913	528	0	19	1,983	15	1,005	579	0	21				
Corporates - Of Which: SME	8,391	149	7,627	2,335	103	131	11,426	189	10,516	3,578	98	148				
Retail	5,154	21	4,925	1,005	6	12	5,098	18	5,161	1,602	26	26				
Retail - Secured on real estate property	92	1	91	84	0	1	306	0	195	97	0	1				
Retail - Secured on real estate property - Of Which: SME	3,068	40	2,804	701	8	11	6,092	58	6,826	1,539	23	25				
Retail - Secured on real estate property - Of Which: non-SME	664	7	293	154	5	8	683	7	306	137	4	8				
Retail - Qualifying Revolving	2,273	102	2,409	1,375	91	91	3,845	124	3,420	775	71	114				
Retail - Other Retail	81	26	454	230	17	25	492	28	480	275	12	27				
Retail - Other Retail - Of Which: SME	1,952	75	1,951	1,146	74	66	2,993	97	2,949	1,556	59	87				
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0				
Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total <sup>(4)</sup>																

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

(2) Incl. RGA and P&As from Q2 2025.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	218	0	227	89	0	0	141	0	130	222	0	0				
Corporates	5,656	52	3,352	1,607	0	52	5,892	41	3,337	1,884	0	46				
Corporates - Of Which: Specialised Lending	1,180	13	1,242	679	0	10	1,168	12	1,237	717	0	12				
Corporates - Of Which: SME	1,287	39	670	273	0	31	1,502	27	856	943	0	25				
Retail	8,796	151	8,254	1,963	143	121	9,041	159	8,501	1,994	138	127				
Retail - Secured on real estate property	6,982	57	6,867	1,165	55	50	7,022	58	7,050	1,187	56	29				
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
Retail - Secured on real estate property - Of Which: non-SME	6,982	57	6,867	1,165	55	50	7,022	58	7,050	1,187	56	29				
Retail - Qualifying Revolving	368	4	211	54	5	4	374	4	214	52	3	4				
Retail - Other Retail	1,416	91	1,076	744	84	88	1,643	96	1,207	755	81	84				
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	1,416	91	1,076	744	84	88	1,643	96	1,207	755	81	84				
Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total <sup>(4)</sup>																

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

(2) Incl. RGA and P&As from Q2 2025.

	IRB Approach															
	As of 31/03/2025						As of 30/06/2025									
	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	185	0	157	116	0	0	153	0	145	113	0	0				
Corporates	7,682	91	4,119	2,094	0	86	7,802	88	4,347	2,792	0	88				
Corporates - Of Which: Specialised Lending	1,237	6	1,008	736	0	14	1,113	6	992	827	0	16				
Corporates - Of Which: SME	2,032	21	783	438	0	19	2,082	23	883	469	0	22				
Retail	5,130	175	4,608	2,144	125	147	5,115	179	4,646	2,223	141	152				
Retail - Secured on real estate property	1,751	49	1,573	401	41	27	1,708	47	1,541	360	42	30				
Retail - Secured on real estate property - Of Which: SME	18	0	17	12	0	0	17	0	17	11	0	0				
Retail - Secured on real estate property - Of Which: non-SME	1,733	49	1,556	389	41	27	1,691	47	1,524	349	42	30				
Retail - Qualifying Revolving	1,132	13	965	330	7	10	1,117	13	824	341	9	10				
Retail - Other Retail	2,151	112	2,293	1,413	81	110	2,328	113	2,281	1,520	90	113				
Retail - Other Retail - Of Which: SME	133	22	274	139	15	16	323	22	276	139	17	15				
Retail - Other Retail - Of Which: non-SME	1,818	91	1,994	1,293	66	94	2,005	92	2,005	1,402	73	98				
Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total <sup>(4)</sup>																

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

(2) Incl. RGA and P&As from Q2 2025.

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
RUSSIAN FEDERATION	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	5,818	102	2,354	2,043	0	185	5,276	102	1,742	184
	Corporates - Of Which: Specialised Lending	222	4	211	308	0	1	395	4	193	1
	Corporates - Of Which: SME	125	27	92	40	0	25	205	27	81	21
	Retail	25	0	22	5	0	0	24	0	22	6
	Retail - Secured on real estate property	20	0	19	2	0	0	19	0	18	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	19	2	0	0	19	0	18	3
	Retail - Qualifying Revolving	2	0	3	1	0	0	2	0	1	0
	Retail - Other Retail	2	0	2	2	0	0	3	0	3	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	2	0	0	3	0	3	2
Equity	4	0	5	0	0	0	4	0	4	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
HUNGARY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0		
	Institutions	1,231	0	202	207	0	0	2,914	0	280	0
	Corporates	6,030	136	2,880	1,771	0	94	5,953	81	3,430	1,850
	Corporates - Of Which: Specialised Lending	1,022	43	952	717	0	37	982	0	928	705
	Corporates - Of Which: SME	784	56	241	125	0	14	792	21	232	126
	Retail	803	26	707	641	19	44	863	26	787	680
	Retail - Secured on real estate property	357	13	393	362	8	20	460	12	440	394
	Retail - Secured on real estate property - Of Which: SME	2	0	2	3	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	355	13	391	359	8	20	459	12	439	393
	Retail - Qualifying Revolving	8	0	5	6	0	0	2	0	2	0
	Retail - Other Retail	398	13	304	373	11	24	421	13	325	394
	Retail - Other Retail - Of Which: SME	119	3	25	15	4	4	122	3	80	17
	Retail - Other Retail - Of Which: non-SME	279	9	276	358	10	20	299	10	294	377
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0		
	Institutions	464	0	820	387	0	0	344	0	797	294
	Corporates	5,820	705	4,234	1,428	0	203	6,470	741	4,641	1,860
	Corporates - Of Which: Specialised Lending	124	40	124	52	0	14	123	2	123	62
	Corporates - Of Which: SME	187	56	86	43	0	14	177	21	232	38
	Retail	40	1	38	8	0	0	42	1	39	9
	Retail - Secured on real estate property	37	1	35	6	0	0	39	1	37	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	1	35	6	0	0	39	1	37	1
	Retail - Qualifying Revolving	1	0	3	1	0	0	1	0	1	0
	Retail - Other Retail	1	0	3	1	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	3	1	0	0	2	0	2	0
Equity	1	0	1	0	0	0	1	0	1	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SERBIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0		
	Institutions	12	0	29	6	0	14	8	0	0	
	Corporates	3,334	25	1,481	1,093	0	37	3,362	20	1,537	1,134
	Corporates - Of Which: Specialised Lending	82	0	73	60	0	0	81	0	79	0
	Corporates - Of Which: SME	1,191	6	520	304	0	8	1,387	6	527	306
	Retail	567	20	523	381	46	18	628	20	585	401
	Retail - Secured on real estate property	1	0	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0
	Retail - Qualifying Revolving	110	1	66	20	2	1	114	1	70	20
	Retail - Other Retail	457	19	457	360	43	17	514	18	514	381
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	457	19	457	360	43	17	514	18	514	381
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025

		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CROATIA	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0		
	Institutions	60	0	60	39	0	0	73	0	79	45
	Corporates	2,191	89	799	437	0	44	2,267	64	886	502
	Corporates - Of Which: Specialised Lending	102	0	60	39	0	0	98	0	60	39
	Corporates - Of Which: SME	648	54	268	128	0	29	695	50	300	140
	Retail	1	0	1	1	0	0	1	0	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	1	0	1	1	0	0	1	0	1	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025

		IRB Approach								
		As of 31/03/2025				As of 30/06/2025				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
(In EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Other Countries	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	
	Corporates	38	0	32	30	0	35	0	30	29
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) incl. RGA and P&Ls from Q1 2025





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		10	10	2	0	0	0	8	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4	4	1	0	0	0	4	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		74	70	4	0	0	0	69	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		91	91	0	0	0	0	91	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		179	175	7	0	0	0	172	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		39	39	0	0	0	0	39	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		121	115	1	0	0	0	120	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		207	203	6	0	0	0	201	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		53	53	0	0	0	0	53	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		55	55	0	0	0	0	55	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		228	228	0	0	0	0	228	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		242	242	0	0	0	0	242	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		12	12	4	0	0	3	11	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		7	7	0	0	0	3	4	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		56	56	0	0	0	2	54	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		97	97	5	0	0	3	89	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		101	101	21	0	0	8	72	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		203	136	36	0	0	0	162	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		20	20	0	0	0	0	20	0	0	0	0	0	0	0	0	0
Total		608	542	102	0	0	19	487	0	0	0	0	0	0	0	0	13
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		897	897	22	0	0	0	875	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		203	198	18	0	0	85	100	0	0	0	0	0	0	0	0	2
[ 1Y - 2Y ]		435	431	24	0	0	20	392	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		252	252	16	0	0	29	207	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		740	740	20	0	0	81	640	0	0	0	0	0	0	0	0	6
[ 5Y - 10Y ]		1,215	1,223	13	0	0	183	1,404	0	0	0	0	0	0	0	0	16
[ 10Y - more ]		121	106	4	0	0	0	116	0	0	0	0	0	0	0	0	0
Total		4,378	4,340	156	0	0	398	3,824	0	0	0	0	0	0	100	0	99





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet			
		Non-derivative financial assets by accounting portfolio												Off-balance sheet exposures			
		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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	213	213	0	0	0	0	213	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		91	91	2	0	49	39	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		379	379	1	0	69	308	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		336	336	126	0	135	196	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		320	320	9	0	35	276	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		293	293	13	0	0	280	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,426	1,426	26	0	172	1,228	0	0	0	0	0	0	23	0	0	607
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		33	33	13	0	0	20	13	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0	
Total		26	26	0	0	0	26	0	0	0	0	0	0	0	0	0	3
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		14	14	0	0	0	14	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		99	99	0	0	0	99	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	77	77	0	0	0	77	0	0	0	0	0	0	0	0	0	0	
Total		190	190	0	0	0	190	0	0	0	0	0	0	32	0	0	3
[ 0 - 3M ]	Others <sup>(1)</sup>	333	333	27	0	29	283	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		534	534	12	0	5	517	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		565	565	87	0	110	368	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		554	554	33	0	227	294	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		579	579	5	0	119	456	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		278	278	9	0	0	270	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	140	138	6	0	0	133	0	0	0	0	0	0	0	13	0	0	
Total		3,440	3,431	179	0	490	2,771	0	0	0	0	0	0	12	0	0	946

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions							
		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					
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	35	35	0	0	43	-15	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		393	393	10	0	76	304	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		150	150	3	0	18	3	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		271	271	16	0	25	236	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		197	197	7	0	8	182	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	291	290	32	0	0	279	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	335	326	27	0	0	88	0	0	0	0	0	0	0	0	0	0	0	
Total	1,522	1,521	26	0	182	1,265	0	0	0	0	0	0	0	0	0	0	601	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	9	9	8	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	4	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0
Total	24	24	0	0	0	24	0	0	0	0	0	0	0	0	0	0	0	2
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		56	56	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	48	48	0	0	0	48	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	75	75	0	0	0	75	0	0	0	0	0	0	0	0	0	0	0	
Total	183	183	0	0	0	183	0	0	0	0	0	0	0	0	0	0	0	2
[ 0 - 3M ]	Others <sup>(1)</sup>	340	340	15	0	0	325	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		731	731	66	0	87	644	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		598	598	25	0	220	353	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		521	520	60	0	212	249	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		723	723	51	0	138	585	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	632	620	23	0	0	608	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	244	244	9	0	0	234	0	0	0	0	0	0	0	11	0	0	0	
Total	4,077	4,077	244	0	657	3,176	0	0	0	0	0	0	0	12	0	0	937	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.





2025 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,017	1,199	735	651	791	396	2,320	1,485	750	703	816	479	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	65	55	36	33	0	0	104	95	53	53	0	0	0
Non-financial corporations	1,511	908	543	477	621	305	1,801	1,166	555	520	647	386	
of which: small and medium-sized enterprises	510	350	163	152	289		577	412	154	145	341		
Households	441	235	156	140	170	91	414	224	142	130	168	93	
DEBT INSTRUMENTS other than HFT	2,017	1,199	735	651	791		2,320	1,485	750	703	816		
Loan commitments given	149	37	16	6	12	5	169	63	10	7	8	6	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2025								As of 30/06/2025			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	3	3	2	2	1	1
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		3	3	2	2	1	
Loans and advances (including at amortised cost and fair value)	2,193	1,414	689	627	900	519	1,852	1,149	560	514	867	455
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	68	59	20	18	0	0	48	48	21	21	0	0
Non-financial corporations	1,699	1,122	523	473	730	424	1,395	875	400	363	694	360
of which: small and medium-sized enterprises	578	414	155	147	361		571	415	153	146	341	
Households	426	234	147	136	170	95	409	226	138	129	172	95
DEBT INSTRUMENTS other than HFT	2,193	1,414	689	627	900		1,855	1,152	562	515	867	
Loan commitments given	115	48	6	4	8	6	91	39	8	5	14	7
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Raiffeisen Bank International AG

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	1,347	103	103	1,343	117	0	1,280	97	97	1,277	118	0	1,300	98	98	1,298	116	0	1,310	82	82	1,307	101	0
B Mining and quarrying	454	38	38	454	43	0	403	19	19	403	19	0	384	18	18	384	19	0	349	2	2	349	3	0
C Manufacturing	9,862	221	221	9,848	352	0	9,381	336	336	9,375	385	0	9,553	273	273	9,547	352	0	9,632	234	234	9,629	342	0
D Electricity, gas, steam and air conditioning supply	2,027	95	95	2,027	57	1	2,184	91	91	2,180	58	1	2,103	95	95	2,099	56	3	2,191	90	90	2,186	51	1
E Water supply	314	8	8	314	12	0	307	8	8	307	9	0	410	7	7	410	9	0	407	7	7	407	9	0
F Construction	2,001	127	127	1,919	59	10	1,965	156	156	1,853	53	15	2,022	153	153	1,883	54	18	2,137	160	160	1,994	55	15
G Wholesale and retail trade	9,645	397	397	9,608	333	0	9,539	427	427	9,538	339	0	9,838	425	425	9,813	342	0	9,392	431	431	9,347	348	1
H Transport and storage	2,841	88	88	2,841	92	0	2,920	85	85	2,920	81	0	2,859	84	84	2,859	80	0	2,824	61	61	2,824	57	0
I Accommodation and food service activities	717	110	110	716	44	0	744	107	107	744	38	0	777	108	108	777	36	0	747	64	64	747	25	0
J Information and communication	1,913	39	39	1,910	72	13	1,988	46	46	1,976	37	10	2,006	40	40	1,997	34	10	1,855	39	39	1,845	38	10
K Financial and insurance activities	501	21	21	501	26	0	444	24	24	444	26	0	580	7	7	580	10	0	540	11	11	540	9	3
L Real estate activities	9,139	735	735	9,077	363	2	9,032	716	716	8,977	330	0	8,707	649	649	8,648	262	0	8,586	552	552	8,525	264	0
M Professional, scientific and technical activities	4,645	116	116	4,632	87	0	4,678	150	150	4,675	86	0	4,544	103	103	4,541	75	0	4,996	91	91	4,993	84	0
N Administrative and support service activities	1,279	13	13	1,277	13	0	1,338	13	13	1,338	12	0	1,342	15	15	1,342	15	0	1,429	15	15	1,429	16	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	6	0	0	6	0	0	12	0	0	12	0	0	10	0	0	10	0	0
P Education	35	2	2	35	2	0	47	2	2	47	2	0	42	2	2	42	2	0	42	2	2	42	2	0
Q Human health services and social work activities	535	14	14	535	8	0	559	13	13	559	8	0	575	12	12	575	8	0	583	2	2	583	6	0
R Arts, entertainment and recreation	155	5	5	155	4	0	201	5	5	201	4	0	197	6	6	197	4	0	197	6	6	197	4	0
S Other services	101	5	5	101	4	0	90	4	4	90	4	0	95	5	5	95	6	0	116	5	5	116	8	0
Loans and advances	47,516	2,138	2,138	47,299	1,688	26	47,108	2,299	2,299	46,692	1,600	27	47,347	2,101	2,101	47,180	1,482	33	47,243	1,853	1,853	47,070	1,424	30

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)