2023 EU-wide Stress Test

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<th>Bank Name</th>
<th>Raiffeisen Bank International AG</th>
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<td>9ZHRYM6F437SQJ6OUG95</td>
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## 2023 EU-wide Stress Test: Summary

**Raiffeisen Bank International AG**

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<th>Actual</th>
<th>Baseline Scenario</th>
<th>Adverse Scenario</th>
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<td>31/12/2022</td>
<td>31/12/2023</td>
<td>31/12/2024</td>
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<tr>
<td><strong>Net interest income</strong></td>
<td>5,050</td>
<td>5,052</td>
<td>4,961</td>
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<td><strong>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</strong></td>
<td>531</td>
<td>15</td>
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<tr>
<td><strong>Impairment or (reversal) of impairment on financial assets not measured at fair value through profit or loss</strong></td>
<td>-883</td>
<td>-712</td>
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<td><strong>Profit or (loss) for the year</strong></td>
<td>3,600</td>
<td>2,765</td>
<td>2,867</td>
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<td><strong>Coverage ratio: non-performing exposure (%)</strong></td>
<td>64.01%</td>
<td>49.77%</td>
<td>43.61%</td>
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<tr>
<td><strong>Common Equity Tier 1 capital</strong></td>
<td>15,942</td>
<td>17,247</td>
<td>18,695</td>
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<td><strong>Total risk exposure amount (all transitional adjustments included)</strong></td>
<td>97,662</td>
<td>101,975</td>
<td>103,732</td>
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<tr>
<td><strong>Common Equity Tier 1 ratio, %</strong></td>
<td>16.02%</td>
<td>16.91%</td>
<td>18.02%</td>
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<tr>
<td><strong>Fully loaded Common Equity Tier 1 ratio, %</strong></td>
<td>15.57%</td>
<td>16.37%</td>
<td>17.76%</td>
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<tr>
<td><strong>Tier 1 capital</strong></td>
<td>17,317</td>
<td>18,922</td>
<td>20,370</td>
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<tr>
<td><strong>Leverage ratio, %</strong></td>
<td>7.35%</td>
<td>8.03%</td>
<td>8.64%</td>
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<tr>
<td><strong>Fully loaded leverage ratio, %</strong></td>
<td>7.15%</td>
<td>7.78%</td>
<td>8.52%</td>
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<td><strong>Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio with application of IFRS-17, %</strong></td>
<td>15.57%</td>
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Note: Please note that the published result includes the Russian subsidiaries of RBI. Without the Russian subsidiaries, and in line with the dual steering approach communicated by RBI, the starting point for the CET1 ratio would be 195 bps lower.

**IFRS 9 transitional arrangements?**

Yes (static and dynamic)
## 2023 EU-wide Stress Test: Credit risk IRB

### Raiffeisen Bank International AG

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### 2023 EU-wide Stress Test: Credit risk IRB

**Raiffeisen Bank International AG**

#### RUSSIAN FEDERATION

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### 2023 EU-wide Stress Test: Credit risk IRB

#### Raiffeisen Bank International AG

| Category                          | Stage 1 Exposures | Stage 2 Exposures | Stage 3 Exposures | Stage 1 Provision | Stage 2 Provision | Stage 3 Provision | Coverage Ratio | Average Stock of Provisions
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*Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.*
### 2023 EU-wide Stress Test: Credit risk IRB

**Rafffisen Bank International AG**

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<th>Stage 1</th>
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<th>Stock of Stage 2</th>
<th>Stock of Stage 1</th>
<th>Stock of IRB</th>
<th>Stock of Other non-credit obligation assets</th>
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<th>Coverage Ratio - Stage 2</th>
<th>Coverage Ratio - Stage 3</th>
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**Baseline Scenario**

- Exposure: 2,502 mln EUR
- Provisions for Stage 1: 0 mln EUR
- Provisions for Stage 2: 0 mln EUR
- Provisions for Stage 3: 0 mln EUR
- Coverage Ratio: 0.00%
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<tr>
<th>Country</th>
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<th>Retail - Secured on real estate property</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>Other non-credit obligation assets</th>
<th>Securitisation</th>
<th>Equity</th>
<th>Central governments</th>
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<th>Other non-credit obligation assets</th>
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<td>Russia</td>
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**2023 EU-wide Stress Test: Credit risk IRB**

Raffense Bank International AG

Stock of provisions for exposure

Coverage Ratio - Stage 1

Coverage Ratio - Stage 2

Coverage Ratio - Stage 3

Baseline Scenario

2023 EU-wide Stress Test: Credit risk IRB
<table>
<thead>
<tr>
<th>Country</th>
<th>2023 EU-wide Stress Test: Credit risk IRB</th>
<th>Raiffeisen Bank International AG</th>
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</table>

*Stage 1, 2 and 3 exposures as well as risk-weighted assets reflect the targeted distribution across EBA's stages as of 1 January 2023 in per Mio.*
### 2023 EU-wide Stress Test: Credit risk IRB

**Raiffeisen Bank International AG**

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<th>Stage 1 Exposure</th>
<th>Stage 2 Exposure</th>
<th>Stage 3 Exposure</th>
<th>Average Stage 1 Exposure</th>
<th>Average Stage 2 Exposure</th>
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**AUSTRIA**

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<th>Stage 2 Exposure</th>
<th>Stage 3 Exposure</th>
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**CZECH REPUBLIC**

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<th>Stage 3 Exposure</th>
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<th>Average Stage 2 Exposure</th>
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### 2023 EU-wide Stress Test: Credit risk IRB

**Raiffeisen Bank International AG**

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### 2023 EU-wide Stress Test: Credit risk IRB

#### Raiffeisen Bank International AG

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* Stage 1, stage 2 exposure as well as risk/return ratios already reflect the material distribution across EU-wide stage as of 1 January 2023 in per Mln.
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<th>Stage 3 provisions for exposure</th>
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2023 EU-wide Stress Test: Credit risk STA

Raffiessen Bank International AG

AUSTRIA

CZECH REPUBLIC

SLOVAKIA
2023 EU-wide Stress Test: Credit risk STA

### RUSSIAN FEDERATION

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<th>Stage 3</th>
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<th>Coverage Ratio - Stage 1</th>
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<th>Coverage Ratio - Stage 3</th>
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<th>Stage 2</th>
<th>Stage 3</th>
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<th>Coverage Ratio - Stage 2</th>
<th>Coverage Ratio - Stage 3</th>
<th>Coverage Ratio - Stage 3 Non-defaulted</th>
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### HUNGARY

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<th>Stage 3</th>
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<th>Coverage Ratio - Stage 1</th>
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### 2023 EU-wide Stress Test: Credit risk STA

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<td>Coverage Ratio</td>
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* Stage 1, 2, and 3 represent non-overlapping scenarios, ended in credit ratings across EBA stages as of 1 January 2023 across institutions.
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<th>Stage 3</th>
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<th>Stock of provisions for exposure</th>
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2023 EU-wide Stress Test: Credit risk STA
| Country | Balance Sheet | Lending | Off-balance sheet | Loan loss reserves | Risk-weighted assets
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<td>Country</td>
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<td>Stage 2 Exposure</td>
<td>Stage 3 Exposure</td>
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*Stage 1, 2, and 3 exposures as well as total exposures already reflect the capital distribution under STS 1 as of 31 January 2023 as per EBA criteria.*
## Standardised Total Securitisation Claims on institutions and corporates with a ST credit assessment

### Items associated with particularly high risk

- **Corporates**
  - Secured by mortgages on immovable property
  - Other exposures
    - Multilateral Development Banks
    - Regional governments or local authorities
    - Central governments
  - Collective investments undertakings (CIU)
  - Covered bonds

### Other exposures

- **Securitisation**
  - Stage 1
  - Stage 2
  - Stage 3
  - Coverage Ratio
  - Adverse Scenario
  - Stock of provisions for exposure

### 2023 EU-wide Stress Test: Credit risk STA

- Raiffeisen Bank International AG

### Stock of provisions for exposure

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<thead>
<tr>
<th>Country</th>
<th>Stage 1</th>
<th>Stage 2</th>
<th>Stage 3</th>
<th>Coverage Ratio</th>
<th>Adverse Scenario</th>
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### 2023 EU-wide Stress Test: Credit risk STA

**Stage 3**

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**Notes:**
- The table contains detailed financial data for each bank in each country for the 2023 EU-wide Stress Test.
- Each column represents a different parameter or metric used in the stress test.
- The data is presented in a tabular format for easy analysis.

**Source:** European Banking Authority (EBA)
<table>
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<th>Stage 3</th>
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<th>Provisions for Exposure</th>
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*Stage 1, 2, and 3 exposures and stock of provisions for exposure include exposures and provisions after stage 2. Stock of provisions includes provisions for exposure after stage 2.*
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<th>Country</th>
<th>Retail - Qualifying Revolving</th>
<th>Retail - Secured on real estate property</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>Retail - Other Retail</th>
<th>Retail - Other Retail - Of Which: SME</th>
<th>Retail - Other Retail - Of Which: non-SME</th>
<th>Corporate - Of Which: SME</th>
<th>Corporate - Of Which: Specialised Lending</th>
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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

**Exposure values**

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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

#### Table: Risk exposure amounts

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<th>Stage 3 Exposure, of which: Guaranteed Amount</th>
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## 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

### Raiffeisen Bank International AG

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<th>Stock of Coverage Ratio - Stage 1</th>
<th>Stock of Coverage Ratio - Stage 2</th>
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<th>Stock of Coverage Ratio - Stage 1</th>
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### SLOVAKIA

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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

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#### Austria

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### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

#### Corporation - Of Which: SME

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Raiffeisen Bank International AG
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### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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**Coverage Ratio - Exposure:**

- Stock of provisions for exposure
- Stock of provisions for exposure
- Stock of provisions for exposure
- Stock of provisions for exposure
- Stock of provisions for exposure

**Public guarantees - Actual:**

- 31/12/2022

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**Risk exposure:**

- Claims on institutions and corporates with a ST credit assessment
- Items associated with particularly high risk
  - Secured by mortgages on immovable property
- Retail
  - SME
- Corporates
- Institutions
- International Organisations
- Multilateral Development Banks
- Public sector entities
- Regional governments or local authorities
- Central governments
- Central banks

**Standardised Total:**

- Securitisation
- Collective investments undertakings (CIU)
- Claims on institutions and corporates with a ST credit assessment
- Covered bonds

---

**Exposure values:**

- April 1, 2023
### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

#### Stage 1 exposure, of which 31/12/2022 Stage 1 coverage ratio

| Member State | Securitisation | Other exposures | Claims on institutions and corporates with a ST credit assessment | Covered bonds | Items associated with particularly high risk of which: non-SME | Secured by mortgages on immovable property of which: SME | Retail of which: SME | Corporates | Institutions | International Organisations | Multilateral Development Banks | Public sector entities | Regional governments or local authorities | Central governments | Central banks | Covered bonds | Other exposures | Claims on institutions and corporates with a ST credit assessment | Securitisation | Coverage Ratio - Stage 1, of which 31/12/2022 Stage 1 coverage ratio |
|--------------|----------------|-----------------|---------------------------------------------------------------|---------------|---------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|----------------|----------------|----------------------|------------------------|----------------------|-----------------------------------------------|------------------------|----------------|----------------|----------------|----------------|---------------------------------------------------------------|----------------|------------------------------------------------------------------|

| Member State | Securitisation | Other exposures | Claims on institutions and corporates with a ST credit assessment | Covered bonds | Items associated with particularly high risk of which: non-SME | Secured by mortgages on immovable property of which: SME | Retail of which: SME | Corporates | Institutions | International Organisations | Multilateral Development Banks | Public sector entities | Regional governments or local authorities | Central governments | Central banks | Covered bonds | Other exposures | Claims on institutions and corporates with a ST credit assessment | Securitisation | Coverage Ratio - Stage 1, of which 31/12/2022 Stage 1 coverage ratio |
|--------------|----------------|-----------------|---------------------------------------------------------------|---------------|---------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|----------------|----------------|----------------------|------------------------|----------------------|-----------------------------------------------|------------------------|----------------|----------------|----------------|----------------|---------------------------------------------------------------|----------------|------------------------------------------------------------------|
### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

#### Exposure

<table>
<thead>
<tr>
<th>Stock of Exposure</th>
<th>Provisions for Exposure</th>
<th>Coverage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1 Exposure</td>
<td>Stage 1 Provisions for Exposure</td>
<td>Stage 1 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 2 Exposure</td>
<td>Stage 2 Provisions for Exposure</td>
<td>Stage 2 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 3 Exposure</td>
<td>Stage 3 Provisions for Exposure</td>
<td>Stage 3 Coverage Ratio</td>
</tr>
</tbody>
</table>

#### Items associated with particularly high risk exposure

- Stock of Exposure
- Provisions for Exposure
- Coverage Ratio

### Data for Different EU Countries

#### Austria

<table>
<thead>
<tr>
<th>Stock of Exposure</th>
<th>Provisions for Exposure</th>
<th>Coverage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1 Exposure</td>
<td>Stage 1 Provisions for Exposure</td>
<td>Stage 1 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 2 Exposure</td>
<td>Stage 2 Provisions for Exposure</td>
<td>Stage 2 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 3 Exposure</td>
<td>Stage 3 Provisions for Exposure</td>
<td>Stage 3 Coverage Ratio</td>
</tr>
</tbody>
</table>

#### Czech Republic

<table>
<thead>
<tr>
<th>Stock of Exposure</th>
<th>Provisions for Exposure</th>
<th>Coverage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1 Exposure</td>
<td>Stage 1 Provisions for Exposure</td>
<td>Stage 1 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 2 Exposure</td>
<td>Stage 2 Provisions for Exposure</td>
<td>Stage 2 Coverage Ratio</td>
</tr>
<tr>
<td>Stage 3 Exposure</td>
<td>Stage 3 Provisions for Exposure</td>
<td>Stage 3 Coverage Ratio</td>
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</table>

#### Slovakia

<table>
<thead>
<tr>
<th>Stock of Exposure</th>
<th>Provisions for Exposure</th>
<th>Coverage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1 Exposure</td>
<td>Stage 1 Provisions for Exposure</td>
<td>Stage 1 Coverage Ratio</td>
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<tr>
<td>Stage 2 Exposure</td>
<td>Stage 2 Provisions for Exposure</td>
<td>Stage 2 Coverage Ratio</td>
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<td>Stage 3 Exposure</td>
<td>Stage 3 Provisions for Exposure</td>
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<td>Year</td>
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</tr>
<tr>
<td>2023</td>
<td>EUR</td>
<td>EUR</td>
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</table>

### EUR

**Exposure, of amount**

- Institutions
  - Multilateral Development Banks
- Corporates
  - Multilateral Development Banks

**Provisions for**

- Coverage Ratio
- Public guarantees - Baseline Scenario

**Exposed by**

- SME
- Retail Institutions
- Regional governments or local authorities
- Other exposures
- Securitisation
- Collective investments undertakings (CIU)
- Secured by mortgages on immovable property
- Retail Public sector entities
- Regional governments or local authorities
- Securitisation
- Equity
- Claims on institutions and corporates with a ST credit assessment

**Items associated with particularly high risk**

- Institutions
- Multilateral Development Banks
- Corporates

### CHN/NRA

**Exposure, of amount**

- Institutions
- Multilateral Development Banks

**Provisions for**

- Coverage Ratio
- Public guarantees - Baseline Scenario

**Exposed by**

- SME
- Retail Institutions
- Regional governments or local authorities
- Other exposures
- Securitisation
- Collective investments undertakings (CIU)
- Secured by mortgages on immovable property
- Retail Public sector entities
- Regional governments or local authorities
- Securitisation
- Equity
- Claims on institutions and corporates with a ST credit assessment

**Items associated with particularly high risk**

- Institutions
- Multilateral Development Banks
- Corporates

### GER/NIA

**Exposure, of amount**

- Institutions
- Multilateral Development Banks

**Provisions for**

- Coverage Ratio
- Public guarantees - Baseline Scenario

**Exposed by**

- SME
- Retail Institutions
- Regional governments or local authorities
- Other exposures
- Securitisation
- Collective investments undertakings (CIU)
- Secured by mortgages on immovable property
- Retail Public sector entities
- Regional governments or local authorities
- Securitisation
- Equity
- Claims on institutions and corporates with a ST credit assessment

**Items associated with particularly high risk**

- Institutions
- Multilateral Development Banks
- Corporates

### HUN/NIA

**Exposure, of amount**

- Institutions
- Multilateral Development Banks

**Provisions for**

- Coverage Ratio
- Public guarantees - Baseline Scenario

**Exposed by**

- SME
- Retail Institutions
- Regional governments or local authorities
- Other exposures
- Securitisation
- Collective investments undertakings (CIU)
- Secured by mortgages on immovable property
- Retail Public sector entities
- Regional governments or local authorities
- Securitisation
- Equity
- Claims on institutions and corporates with a ST credit assessment

**Items associated with particularly high risk**

- Institutions
- Multilateral Development Banks
- Corporates
<table>
<thead>
<tr>
<th>Country</th>
<th>Exposure</th>
<th>Stage 1</th>
<th>Stage 2</th>
<th>Stage 3</th>
<th>Coverage Ratio</th>
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</thead>
<tbody>
<tr>
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<td>POLAND</td>
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<td>Country</td>
<td>Exposure</td>
<td>Equity</td>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>Other exposures</td>
<td>Coverage Ratio - Stage 1</td>
</tr>
<tr>
<td>----------</td>
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<td>---------------------------------------------------------------</td>
<td>----------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>Austria</td>
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<td>Czech Republic</td>
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<td>Slovenia</td>
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</tr>
<tr>
<td>Country</td>
<td>2023 EU-wide Stress Test: Credit risk COVID-19 STA</td>
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<tr>
<td>EBA</td>
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</tr>
<tr>
<td></td>
<td>HUNGARY</td>
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</tbody>
</table>

The table above contains data related to the 2023 EU-wide Stress Test focusing on credit risk due to COVID-19. The data includes various categories and subcategories for each country, aimed at assessing and testing the resilience of financial systems under stress.
## 2023 EU-wide Stress Test: Credit risk COVID-19 STA

<table>
<thead>
<tr>
<th>Country</th>
<th>Stage 1 Total</th>
<th>Stage 1 SME</th>
<th>Stage 1 Non-SME</th>
<th>Stage 2 Total</th>
<th>Stage 2 SME</th>
<th>Stage 2 Non-SME</th>
<th>Stage 3 Total</th>
<th>Stage 3 SME</th>
<th>Stage 3 Non-SME</th>
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</thead>
<tbody>
<tr>
<td>POLAND</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>CROATIA</td>
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<tr>
<td>SLOVAK</td>
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<td></td>
</tr>
</tbody>
</table>

*Note: Stages 1, 2, and 3 represent different phases of the stress test.*

- **Stage 1**: Initial assessment phase, focusing on the most immediate impacts of COVID-19 on credit risk.
- **Stage 2**: Intermediate assessment phase, assessing the longer-term impacts and resilience to further shocks.
- **Stage 3**: Final assessment phase, focusing on the long-term effects and the ability of institutions to manage future risks.

- **Total**: Overall exposure across all stages.
- **SME**: Small and medium-sized enterprises.
- **Non-SME**: Large enterprises.

*Exposure values are in millions of EUR.*

**Coverage Ratio**: Indicates the ability of institutions to absorb losses without exceeding regulatory capital requirements.

**31/12/2025**: Date indicating the end of the stress testing period.
# 2023 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th>Exposure values</th>
<th>Actual</th>
<th>Baseline Scenario</th>
<th>Adverse Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>31/12/2022</td>
<td>31/12/2023</td>
<td>31/12/2024</td>
</tr>
<tr>
<td>SEC-IRBA</td>
<td>7,610</td>
<td>1,143</td>
<td>1,357</td>
</tr>
<tr>
<td>SEC-SA</td>
<td>2,297</td>
<td>383</td>
<td>443</td>
</tr>
<tr>
<td>SEC-ERBA</td>
<td>445</td>
<td>91</td>
<td>98</td>
</tr>
<tr>
<td>SEC-IAA</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>10,352</td>
<td>1,618</td>
<td>1,898</td>
</tr>
</tbody>
</table>

| Additional risk exposure amounts | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SEC-SA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SEC-ERBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

<p>| Impairments | Total banking book others than assessed at fair value | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |</p>
<table>
<thead>
<tr>
<th>Risk exposure amount</th>
<th>Actual 31/12/2022</th>
<th>Baseline scenario 31/12/2023</th>
<th>Baseline scenario 31/12/2024</th>
<th>Baseline scenario 31/12/2025</th>
<th>Adverse scenario 31/12/2023</th>
<th>Adverse scenario 31/12/2024</th>
<th>Adverse scenario 31/12/2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk exposure amount for credit risk</td>
<td>77,826</td>
<td>82,140</td>
<td>83,896</td>
<td>86,561</td>
<td>86,654</td>
<td>89,336</td>
<td>96,352</td>
</tr>
<tr>
<td>Risk exposure amount for securitisations</td>
<td>1,618</td>
<td>1,898</td>
<td>2,203</td>
<td>2,530</td>
<td>1,950</td>
<td>6,158</td>
<td>13,290</td>
</tr>
<tr>
<td>Risk exposure amount other credit risk</td>
<td>76,208</td>
<td>80,242</td>
<td>81,693</td>
<td>84,031</td>
<td>84,704</td>
<td>83,179</td>
<td>85,062</td>
</tr>
<tr>
<td>Risk exposure amount for market risk</td>
<td>7,169</td>
<td>7,169</td>
<td>7,169</td>
<td>7,169</td>
<td>7,396</td>
<td>7,387</td>
<td>7,393</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>12,667</td>
<td>12,667</td>
<td>12,667</td>
<td>12,667</td>
<td>12,667</td>
<td>12,667</td>
<td>12,667</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total risk exposure amount</td>
<td>97,662</td>
<td>101,975</td>
<td>103,732</td>
<td>106,397</td>
<td>106,717</td>
<td>109,390</td>
<td>118,413</td>
</tr>
<tr>
<td>Total Risk exposure amount (transitional)</td>
<td>97,662</td>
<td>101,975</td>
<td>103,732</td>
<td>106,397</td>
<td>106,717</td>
<td>109,390</td>
<td>118,413</td>
</tr>
<tr>
<td>Total Risk exposure amount (fully loaded)</td>
<td>97,430</td>
<td>101,771</td>
<td>103,629</td>
<td>106,397</td>
<td>106,512</td>
<td>109,288</td>
<td>118,413</td>
</tr>
</tbody>
</table>
# 2023 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th>IFRS 9 first implementation</th>
<th>Actual</th>
<th>Baseline Scenario</th>
<th>Adverse Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/2018</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31/12/2022</td>
<td>19,700</td>
<td>21,383</td>
<td>23,739</td>
</tr>
<tr>
<td>2022</td>
<td>17,712</td>
<td>18,834</td>
<td>10,035</td>
</tr>
<tr>
<td>2023</td>
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<td>2027</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2028</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Common Equity Tier 1 Capital (net of deductions and after applying transitional adjustments)

- **A.1.1 Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)**
  - **A.1.1.1 of which: CET1 instruments subscribed by Government**
  - **A.1.2 Retained earnings**
  - **A.1.3 Accumulated other comprehensive income**
    - **A.1.3.1 Arising from full revaluation, cash flow hedge and liquidity reserves**
    - **A.1.3.2 OCI Impact of defined benefit pension plans (gain or (-) loss)**
    - **A.1.3.3 Other OCI contributions**
  - **A.1.4 Other Reserves**
  - **A.1.5 Funds for general banking risk**
  - **A.1.6 Minority interest given recognition in CET1 capital**
  - **A.1.7 Adjustments to CET1 due to prudential filters**
    - **A.1.7.1 (-) Value adjustments due to the requirements for prudent valuation (AVA)**
    - **A.1.7.2 Cash flow hedge reserve**
    - **A.1.7.3 Other adjustments**
  - **A.1.8 (-) Intangible assets (including Goodwill)**
    - **A.1.8.1 of which: Goodwill (-)**
    - **A.1.8.2 of which: Software assets (-)**
    - **A.1.8.3 of which: Other intangible assets (-)**
  - **A.1.9 (-) OTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs**
  - **A.1.10 (-) IRB shortfall of credit risk adjustments to expected losses**
  - **A.1.11 (-) Defined benefit pension fund assets**
  - **A.1.12 (-) Reciprocal cross holdings in CET1 Capital**
  - **A.1.13 (-) Excess deduction from AT1 items over AT1 Capital**

### Baseline Scenario

### Adverse Scenario
## 2023 EU-wide Stress Test: Capital

**Raiffeisen Bank International AG**

### IFRS 9 first implementation

<table>
<thead>
<tr>
<th>(mln EUR, %)</th>
<th>01/01/2018</th>
<th>31/12/2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OWN FUNDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A.1.14</td>
<td>(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
</tr>
<tr>
<td>A.1.14.1</td>
<td>of which: from securitisation positions (-)</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
<td>-30</td>
</tr>
<tr>
<td>A.1.15</td>
<td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.1.16</td>
<td>(-) Deductible DTAs that rely on future profitability and arise from temporary differences</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.1.17</td>
<td>(-) CET1 instruments of financial sector entities where the institution has a significant investment</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>A.1.18</td>
<td>(-) Amount exceeding the 17.65% threshold</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>A.1.18A</td>
<td>(-) Insufficient coverage for non-performing exposures</td>
<td>-34</td>
<td>-138</td>
<td>-403</td>
<td>-1,158</td>
<td>-124</td>
<td>-403</td>
<td>-1,311</td>
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<tr>
<td>A.1.18B</td>
<td>(-) Minimum value commitment shortfalls</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>A.1.18C</td>
<td>(-) Other foreseeable tax charges</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.1.19</td>
<td>(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013</td>
<td>-17</td>
<td>-17</td>
<td>-17</td>
<td>-17</td>
<td>-17</td>
<td>-17</td>
<td>-17</td>
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<tr>
<td>A.1.20</td>
<td>CET1 capital elements or deductions - other</td>
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<tr>
<td>A.1.21.1</td>
<td>Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 (“static part”)</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>40</td>
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<tr>
<td>A.1.21.2</td>
<td>Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 (“old dynamic part”)</td>
<td>154</td>
<td>154</td>
<td>154</td>
<td>154</td>
<td>154</td>
<td>154</td>
<td>154</td>
</tr>
<tr>
<td>A.1.21.3</td>
<td>Increase of CET1 capital due to the tax deductibility of the amounts above (“static part + old dynamic part”)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>A.1.21.4</td>
<td>Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 (“new dynamic part”)</td>
<td>566</td>
<td>566</td>
<td>566</td>
<td>0</td>
<td>566</td>
<td>566</td>
<td>0</td>
</tr>
<tr>
<td>A.1.21.4.1</td>
<td>Increase of CET1 capital due to the tax deductibility of the amounts above (“new dynamic part”)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.1.22</td>
<td>Transitional adjustments</td>
<td>-475</td>
<td>295</td>
<td>295</td>
<td>0</td>
<td>295</td>
<td>295</td>
<td>0</td>
</tr>
<tr>
<td>A.1.22.1</td>
<td>Adjustments due to IFRS 9 transitional arrangements</td>
<td>-475</td>
<td>283</td>
<td>141</td>
<td>0</td>
<td>283</td>
<td>141</td>
<td>0</td>
</tr>
<tr>
<td>A.1.22.1.1</td>
<td>From the increased IFRS 9 ECL provisions net of EL</td>
<td>-475</td>
<td>283</td>
<td>141</td>
<td>0</td>
<td>283</td>
<td>141</td>
<td>0</td>
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<tr>
<td>A.1.22.1.2</td>
<td>From the amount of DTAs that is deducted from CET1 capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>A.1.22.2</td>
<td>Other transitional adjustments to CET1 Capital</td>
<td>0</td>
<td>307</td>
<td>154</td>
<td>0</td>
<td>307</td>
<td>154</td>
<td>0</td>
</tr>
<tr>
<td>A.1.22.2.1</td>
<td>of which: due to DTAs that rely on future profitability and do not arise from temporary differences</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.1.22.2.2</td>
<td>of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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**2023 EU-wide Stress Test: Capital**

Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th>IFRS 9 First Implementation</th>
<th>Actual 01/01/2018</th>
<th>Baseline Scenario 31/12/2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>Adverse Scenario 2023</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
</tr>
<tr>
<td>A.2.1 Additional Tier 1 Capital instruments</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
<td>1,676</td>
</tr>
<tr>
<td>A.2.2 (-) Excess deduction from T2 Items over T2 capital</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.2.3 Other Additional Tier 1 Capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.2.4 Additional Tier 1 transitional adjustments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>17,317</td>
<td>18,922</td>
<td>20,370</td>
<td>21,074</td>
<td>15,271</td>
<td>16,272</td>
<td>16,370</td>
<td></td>
</tr>
<tr>
<td>A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>2,383</td>
<td>2,460</td>
<td>2,563</td>
<td>2,665</td>
<td>2,460</td>
<td>2,563</td>
<td>2,665</td>
<td></td>
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<tr>
<td>A.4.2 Other Tier 2 Capital components and deductions</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td></td>
</tr>
<tr>
<td>A.4.3 Tier 2 transitional adjustments</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td></td>
</tr>
<tr>
<td>A.4.3.1 of which: adjustments due to IFRS 9 transitional arrangements</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td>-282</td>
<td></td>
</tr>
<tr>
<td>A.5 Grandfathered additional Tier 1 Capital instruments eligible as Tier 2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Total Risk Exposure Amount**

| B TOTAL RISK EXPOSURE AMOUNT | 97,662 | 101,975 | 103,732 | 106,397 | 106,717 | 109,390 | 118,412 |
| B.1 of which: Transitional adjustments included | 231 | 205 | 102 | 0 | 205 | 102 | 0 |
| B.2 Adjustments due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Capital Ratios (%) - Transitional period**

| C.1 Common Equity Tier 1 Capital ratio | 16.62% | 16.91% | 18.02% | 18.23% | 12.74% | 13.34% | 12.41% |
| C.2 Tier 1 Capital ratio | 17.73% | 18.56% | 19.64% | 19.81% | 14.31% | 14.88% | 13.82% |
| C.3 Total Capital ratio | 20.17% | 20.97% | 22.11% | 22.31% | 16.62% | 17.22% | 16.08% |

**Fully loaded CAPITAL**

| D.1 COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 15,169 | 16,637 | 18,400 | 19,399 | 13,006 | 14,301 | 14,695 |
| D.2 TIER 1 CAPITAL (fully loaded) | 16,845 | 18,332 | 20,073 | 21,074 | 14,661 | 15,977 | 16,370 |
| D.3 TOTAL CAPITAL (fully loaded) | 19,510 | 20,987 | 22,740 | 23,739 | 17,346 | 18,642 | 19,035 |
2023 EU-wide Stress Test: Capital
Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th>IFRS 9 first implementation</th>
<th>Actual</th>
<th>Baseline Scenario</th>
<th>Adverse Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>01/01/2018</td>
<td>31/12/2022</td>
<td>2023</td>
</tr>
<tr>
<td><strong>CAPITAL RATIOS (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fully loaded</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E.1 Common Equity Tier 1 Capital ratio</td>
<td>15.57%</td>
<td>16.37%</td>
<td>17.76%</td>
</tr>
<tr>
<td>E.2 Tier 1 Capital ratio</td>
<td>17.29%</td>
<td>18.01%</td>
<td>19.37%</td>
</tr>
<tr>
<td>E.3 Total Capital ratio</td>
<td>20.02%</td>
<td>20.63%</td>
<td>21.94%</td>
</tr>
<tr>
<td><strong>Leverage ratios (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H.1 Total leverage ratio exposures (transitional)</td>
<td>7.15%</td>
<td>7.78%</td>
<td>8.52%</td>
</tr>
<tr>
<td>H.2 Total leverage ratio exposures (fully loaded)</td>
<td>7.15%</td>
<td>7.78%</td>
<td>8.52%</td>
</tr>
<tr>
<td>H.3 Leverage ratio (transitional)</td>
<td>7.15%</td>
<td>7.78%</td>
<td>8.52%</td>
</tr>
<tr>
<td>H.4 Leverage ratio (fully loaded)</td>
<td>7.15%</td>
<td>7.78%</td>
<td>8.52%</td>
</tr>
<tr>
<td><strong>Transitional combined buffer requirements (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.1 Capital conservation buffer</td>
<td>2.50%</td>
<td>2.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>P.2 Countercyclical capital buffer</td>
<td>0.36%</td>
<td>0.42%</td>
<td>0.42%</td>
</tr>
<tr>
<td>P.3 O-SII buffer</td>
<td>1.00%</td>
<td>1.25%</td>
<td>1.25%</td>
</tr>
<tr>
<td>P.4 G-SII buffer</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>P.5 Systemic risk buffer applied to exposures according to article 133 of CRD</td>
<td>1.00%</td>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>P.6 Combined buffer</td>
<td>4.86%</td>
<td>5.17%</td>
<td>5.17%</td>
</tr>
<tr>
<td><strong>Pillar 2 (%)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R.1 Pillar 2 capital requirement</td>
<td>2.20%</td>
<td>2.58%</td>
<td>2.58%</td>
</tr>
<tr>
<td>R.1.1 of which: CET1</td>
<td>1.24%</td>
<td>1.45%</td>
<td>1.45%</td>
</tr>
<tr>
<td>R.1.2 of which: AT1</td>
<td>1.65%</td>
<td>0.40%</td>
<td>0.48%</td>
</tr>
<tr>
<td>R.2 Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)</td>
<td>10.20%</td>
<td>10.58%</td>
<td>10.58%</td>
</tr>
<tr>
<td>R.2.1 of which: CET1</td>
<td>5.74%</td>
<td>5.95%</td>
<td>5.95%</td>
</tr>
<tr>
<td>R.3 Overall capital requirement (applicable requirement under the baseline scenarios according to EBA/GL/2018/03)</td>
<td>15.06%</td>
<td>15.75%</td>
<td>15.75%</td>
</tr>
<tr>
<td>R.3.1 of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)</td>
<td>15.06%</td>
<td>15.75%</td>
<td>15.75%</td>
</tr>
<tr>
<td>R.4 Leverage Ratio pillar 2 requirement</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td><strong>Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.1 COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17</td>
<td>15,169</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.2 COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17</td>
<td>97,462</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.3 TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17</td>
<td>15,169</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.4 TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17</td>
<td>15,169</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S.5 Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17</td>
<td>15.57%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 2023 EU-wide Stress Test: P&L

Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th></th>
<th>Actual (mln EUR)</th>
<th>Baseline scenario (mln EUR)</th>
<th>Adverse scenario (mln EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>31/12/2022</td>
<td>31/12/2023</td>
<td>31/12/2024</td>
</tr>
<tr>
<td>Net interest income</td>
<td>5,050</td>
<td>5,052</td>
<td>4,981</td>
</tr>
<tr>
<td>Interest income</td>
<td>7,249</td>
<td>14,410</td>
<td>12,923</td>
</tr>
<tr>
<td>Interest expense</td>
<td>-2,198</td>
<td>-9,359</td>
<td>-7,942</td>
</tr>
<tr>
<td>Dividend income</td>
<td>39</td>
<td>39</td>
<td>39</td>
</tr>
<tr>
<td>Net fee and commission income</td>
<td>3,846</td>
<td>3,721</td>
<td>3,643</td>
</tr>
<tr>
<td>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</td>
<td>531</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument</td>
<td>-883</td>
<td>-712</td>
<td>-650</td>
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<tr>
<td>Other operating income not listed above, net</td>
<td>105</td>
<td>194</td>
<td>194</td>
</tr>
<tr>
<td>Total operating income, net</td>
<td>9,572</td>
<td>9,021</td>
<td>8,872</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>-4,486</td>
<td>-4,358</td>
<td>-4,127</td>
</tr>
<tr>
<td>Other income and expenses not listed above, net</td>
<td>-855</td>
<td>-1,186</td>
<td>-1,229</td>
</tr>
<tr>
<td>Profit or (-) loss before tax from continuing operations</td>
<td>4,203</td>
<td>3,951</td>
<td>4,095</td>
</tr>
<tr>
<td>Tax expenses or (-) income related to profit or loss from continuing operations</td>
<td>-155</td>
<td>-1,186</td>
<td>-1,229</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)</td>
<td>453</td>
<td></td>
<td></td>
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<tr>
<td>Profit or (-) loss for the year</td>
<td>3,600</td>
<td>2,765</td>
<td>2,867</td>
</tr>
<tr>
<td>Amount of dividends paid and minority interests after MDA-related adjustments</td>
<td>171</td>
<td>959</td>
<td>1,006</td>
</tr>
<tr>
<td>Attributable to owners of the parent net of estimated dividends</td>
<td>3,629</td>
<td>1,806</td>
<td>1,860</td>
</tr>
<tr>
<td>Memo row: Impact of one-off adjustments</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total post-tax MDA-related adjustment</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tbody>
</table>
2023 EU-wide Stress Test: Major capital measures and realised losses

Raiffeisen Bank International AG

<table>
<thead>
<tr>
<th>Issuance of CET 1 Instruments 01 January to 31 March 2023</th>
<th>Impact on Common Equity Tier 1 (mln EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raising of capital instruments eligible as CET1 capital (+)</td>
<td>0</td>
</tr>
<tr>
<td>Repayment of CET1 capital, buybacks (-)</td>
<td>0</td>
</tr>
<tr>
<td>Conversion to CET1 of hybrid instruments (+)</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</th>
<th>Impact on Additional Tier 1 and Tier 2 (mln EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net issuance of Additional Tier 1 and Tier 2 Instruments with a trigger at or above bank’s post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)</td>
<td>0</td>
</tr>
<tr>
<td>Net issuance of Additional Tier 1 and Tier 2 Instrument with a trigger below bank’s post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Realised losses 01 January to 31 March 2023</th>
<th>Impact on Common Equity Tier 1 (mln EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Realised fines/litigation costs (net of provisions) (-)</td>
<td>0</td>
</tr>
<tr>
<td>Other material losses and provisions (-)</td>
<td>0</td>
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