



# 2023 EU-wide Stress Test

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

# 2023 EU-wide Stress Test: Summary

Raiffeisen Bank International AG

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	5,050	5,052	4,981	4,903	4,094	4,622	4,575
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	531	15	15	15	-459	11	11
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	-712	-650	-586	-3,371	-1,351	-894
<b>Profit or (-) loss for the year</b>	<b>3,800</b>	<b>2,765</b>	<b>2,867</b>	<b>2,770</b>	<b>-1,201</b>	<b>1,646</b>	<b>2,055</b>
Coverage ratio: non-performing exposure (%)	64.01%	49.77%	43.61%	41.14%	46.21%	41.75%	40.98%
Common Equity Tier 1 capital	15,642	17,247	18,695	19,399	13,596	14,596	14,695
Total Risk exposure amount (all transitional adjustments included)	97,662	101,975	103,732	106,397	106,717	109,390	118,413
<b>Common Equity Tier 1 ratio, %</b>	<b>16.02%</b>	<b>16.91%</b>	<b>18.02%</b>	<b>18.23%</b>	<b>12.74%</b>	<b>13.34%</b>	<b>12.41%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.57%</b>	<b>16.37%</b>	<b>17.76%</b>	<b>18.23%</b>	<b>12.21%</b>	<b>13.09%</b>	<b>12.41%</b>
Tier 1 capital	17,317	18,922	20,370	21,074	15,271	16,272	16,370
Total leverage ratio exposures	235,640	235,640	235,640	235,640	235,640	235,640	235,640
<b>Leverage ratio, %</b>	<b>7.35%</b>	<b>8.03%</b>	<b>8.64%</b>	<b>8.94%</b>	<b>6.48%</b>	<b>6.91%</b>	<b>6.95%</b>
<b>Fully loaded leverage ratio, %</b>	<b>7.15%</b>	<b>7.78%</b>	<b>8.52%</b>	<b>8.94%</b>	<b>6.23%</b>	<b>6.78%</b>	<b>6.95%</b>
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. %	15.57%						

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

Raiffeisen Bank International AG

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)																	
Raiffeisen Bank International AG		0	0	1,655	0	0	0	1,657	0	1,024	139	0	0	0	0	0	0
Central banks		0	0	1,655	181	0	0	992	0	1,721	275	11	1	1	1	1	1
Central governments		0	0	25,114	0	0	0	3,111	0	5,461	377	11	1	1	1	1	1
Institutions		0	0	55,188	1,220	0	0	33,292	0	68,265	17,811	1,165	151	611	766	64,02%	
Corporates		0	0	5,745	238	0	0	3,827	0	6,524	1,354	156	39	83	83	53,30%	
Corporates - Of Which: Specialised Lending		0	0	5,182	198	0	0	3,272	0	7,745	2,238	205	33	43	138	62,31%	
Corporates - Of Which: SME		19,823	495	0	0	7,061	239	0	16,029	4,059	498	72	186	399	69,19%		
Retail		13,420	199	0	0	3,047	117	0	10,774	2,534	198	19	76	80	45,38%		
Retail - Secured on real estate property		4	0	0	0	0	0	0	4	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		13,368	198	0	0	2,978	116	0	10,723	2,513	196	19	74	74	45,97%		
Retail - Secured on real estate property - Of Which: non-SME		1,426	20	0	0	414	1	0	1,142	313	22	4	7	15	70,14%		
Retail - Qualifying Revolving		4,965	278	0	0	3,650	108	0	4,954	812	279	48	97	194	69,81%		
Retail - Other Retail		605	40	0	0	367	17	0	440	239	40	14	20	20	71,18%		
Retail - Other Retail - Of Which: SME		4,260	228	0	0	3,228	92	0	3,624	572	228	45	82	164	69,98%		
Retail - Other Retail - Of Which: non-SME		307	0	0	0	417	0	0	0	0	0	0	0	0	0	0	
Equity		5,519	0	0	0	341	0	0	0	0	0	0	0	0	0	0	
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets		25,645	496	83,807	1,406	7,818	234	39,955	92,512	22,640	1,711	227	801	1,070	62,53%		

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
AUSTRIA		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks		0	0	33	0	0	0	0	0	56	0	0	0	0	0	0
Central governments		0	0	3,266	7	0	0	256	0	2,224	127	10	0	0	0	10,00%
Institutions		0	0	10,269	144	0	0	4,261	0	13,699	2,629	69	23	11	48	72,89%
Corporates		0	0	463	83	0	0	293	0	1,031	194	46	11	11	0	4,31%
Corporates - Of Which: Specialised Lending		0	0	262	0	0	0	101	0	331	44	0	0	0	0	0,00%
Corporates - Of Which: SME		4	0	0	0	0	0	0	0	11	0	0	0	0	0	0
Retail		2	0	0	0	1	0	0	0	2	0	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	83,04%
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	76,27%
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	76,27%
Equity		186	0	0	0	198	0	0	0	0	0	0	0	0	0	0
Securitisation		1,451	0	0	0	89	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		1,460	0	13,619	146	279	0	4,470	15,880	2,787	74	22	31	49	64,69%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
CZECH REPUBLIC		0	0	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	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	576	0	0	0	51	0	316	0	0	0	0	0	50,12%
Corporates		0	0	5,995	41	0	0	3,581	0	7,234	2,152	44	11	29	25	52,76%
Corporates - Of Which: Specialised Lending		0	0	1,130	0	0	0	715	0	1,699	199	0	0	0	0	99,90%
Corporates - Of Which: SME		0	0	3,263	11	0	0	1,865	0	3,464	627	44	11	11	27,92%	
Retail		6,650	101	0	0	1,732	28	0	3,880	1,652	101	9	27	48	47,89%	
Retail - Secured on real estate property		4,184	48	0	0	881	2	0	2,725	1,288	48	3	12	11	21,12%	
Retail - Secured on real estate property - Of Which: SME		45	0	0	0	58	0	0	28	15	1	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		4,139	47	0	0	823	2	0	2,727	1,382	47	1	18	10	21,89%	
Retail - Qualifying Revolving		395	27	0	0	172	4	0	311	26	24	7	11	14	78,93%	
Retail - Other Retail		1,867	46	0	0	693	22	0	814	220	46	7	9	32	70,05%	
Retail - Other Retail - Of Which: SME		413	22	0	0	263	17	0	207	172	22	1	8	17	72,10%	
Retail - Other Retail - Of Which: non-SME		695	24	0	0	430	10	0	607	48	24	6	1	15	63,69%	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		117	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		5,768	101	6,031	41	3,762	28	3,632	11,431	3,804	145	26	56	74	50,87%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SLOVAKIA		0	0	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	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	294	0	0	0	20	0	216	0	0	0	0	0	0
Corporates		0	0	3,328	58	0	0	2,452	0	5,592	1,709	58	21	28	41	74,19%
Corporates - Of Which: Specialised Lending		0	0	1,177	4	0	0	786	0	1,815	168	6	10	6	15	82,02%
Corporates - Of Which: SME		7,961	94	0	0	1,699	28	0	3,776	431	52	11	22	22	51,66%	
Retail		6,933	52	0	0	1,159	16	0	5,780	912	52	5	15	23	45,00%	
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		6,933	52	0	0	1,159	16	0	5,780	912	52	5	15	23	45,00%	
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		28	0	0	0	0	0	0	28	36	4	0	0	0	0	62,50%
Retail - Other Retail		821	38	0	0	491	11	0	524	187	38	4	13	28	67,87%	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	100,00%
Retail - Other Retail - Of Which: non-SME		821	38	0	0	491	11	0	524	187	38	4	13	28	67,87%	
Equity		4	0	0	0	8	0	0	0	0	0	0	0	0	0	0
Securitisation		221	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		8,186	94	3,562	58	1,714	28	2,295	12,207	2,841	149	32	50	93	62,27%	

2023 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
RUSSIAN FEDERATION	Central banks	0	0	1,620	0	0	0	1,226	0	579	138	0	0	0	0	0
	Central governments	0	0	0	183	0	0	0	0	0	191	0	0	0	0	0
	Institutions	0	0	307	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	5,253	152	0	0	5,162	0	6,076	3,648	161	16	332	94	58.12%
	Corporates - Of Which: Specialised Lending	0	0	396	34	0	0	291	0	311	83	34	1	3	13	37.13%
	Corporates - Of Which: SME	73	0	385	51	0	0	294	0	425	233	57	0	43	43	76.14%
	Retail	0	0	0	0	11	0	0	0	53	35	0	0	0	0	35.97%
	Retail - Secured on real estate property	63	1	0	0	11	0	0	0	47	16	1	0	0	0	12.00%
	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	63	1	0	0	11	0	0	0	47	16	1	0	0	0	12.00%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	3	0	0	0	0	0	87.87%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	83.66%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	83.66%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	83.66%
	Equity	11	0	0	0	29	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	2,256	0	0	0	76	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	2,288	1	6,588	338	122	0	6,413	0	4,707	3,994	164	10	344	95	58.01%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
ROMANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	211	0	0	0	0	0	326	33	11	0	0	0	55.37%
	Institutions	0	0	128	0	0	0	0	0	104	29	0	0	0	0	0
	Corporates	0	0	3,796	73	0	0	3,263	0	5,402	796	85	26	54	54	63.65%
	Corporates - Of Which: Specialised Lending	0	0	289	30	0	0	531	0	471	336	31	2	11	26	83.50%
	Corporates - Of Which: SME	0	0	805	13	0	0	531	0	1,377	169	16	11	4	7	45.18%
	Retail	4,003	154	0	0	3,999	119	0	3,654	399	156	24	44	104	70.09%	
	Retail - Secured on real estate property	1,568	57	0	0	649	70	0	0	1,308	249	57	5	18	36	62.94%
	Retail - Secured on real estate property - Of Which: SME	11	1	0	0	7	0	0	0	12	11	0	0	0	0	66.24%
	Retail - Secured on real estate property - Of Which: non-SME	1,557	56	0	0	642	70	0	0	1,296	247	56	5	18	33	62.90%
	Retail - Qualifying Revolving	760	0	0	0	152	0	0	0	684	221	0	3	4	6	66.23%
	Retail - Other Retail	1,679	87	0	0	1,170	43	0	0	1,672	129	89	17	21	62	73.03%
	Retail - Other Retail - Of Which: SME	139	11	0	0	66	4	0	0	210	36	12	1	4	9	77.18%
	Retail - Other Retail - Of Which: non-SME	1,532	76	0	0	1,127	40	0	0	1,462	93	78	16	18	53	74.68%
	Equity	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	403	0	0	0	89	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	4,410	154	3,944	75	2,094	118	2,624	0	9,276	1,458	242	53	70	166	68.39%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	198	0	0	0	258	0	137	0	0	0	0	0	0
	Institutions	0	0	2,653	0	0	0	228	0	299	77	0	0	0	0	0
	Corporates	0	0	5,610	115	0	0	2,603	0	6,446	2,263	125	19	23	30	27.86%
	Corporates - Of Which: Specialised Lending	0	0	494	0	0	0	201	0	527	67	0	0	0	0	0
	Corporates - Of Which: SME	0	0	229	2	0	0	157	0	292	89	0	0	0	0	89.72%
	Retail	12	0	0	0	46	0	0	0	38	13	0	0	0	0	64.50%
	Retail - Secured on real estate property	9	0	0	0	2	0	0	0	7	1	0	0	0	0	42.27%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42.27%
	Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	2	0	0	0	7	1	0	0	0	0	42.27%
	Retail - Qualifying Revolving	1	0	0	0	1	0	0	0	1	0	0	0	0	0	94.89%
	Retail - Other Retail	0	0	0	0	2	0	0	0	0	0	0	0	0	0	67.67%
	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	2	0	0	0	0	0	0	0	0	0	67.67%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	12	0	2,661	115	4	0	3,153	0	6,891	1,279	125	17	23	31	27.12%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	310	0	0	0	67	0	129	0	0	0	0	0	0
	Corporates	0	0	2,823	83	0	0	1,854	0	3,106	1,315	94	11	35	35	36.92%
	Corporates - Of Which: Specialised Lending	0	0	605	48	0	0	166	0	491	174	45	3	23	13	21.95%
	Corporates - Of Which: SME	0	0	295	0	0	0	165	0	345	275	23	0	0	0	63.13%
	Retail	564	57	0	0	529	33	0	0	770	338	57	19	53	31	53.86%
	Retail - Secured on real estate property	292	38	0	0	272	28	0	0	421	229	38	8	24	24	53.23%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42.03%
	Retail - Secured on real estate property - Of Which: non-SME	292	38	0	0	272	28	0	0	421	229	38	8	24	24	53.98%
	Retail - Qualifying Revolving	286	21	0	0	265	28	0	0	620	217	27	8	24	20	52.98%
	Retail - Other Retail	254	19	0	0	256	0	0	0	136	118	19	11	29	11	54.39%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41.52%
	Retail - Other Retail - Of Which: non-SME	254	19	0	0	256	0	0	0	136	118	19	11	29	11	54.39%
	Equity	5	0	0	0	11	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	150	0	0	0	19	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	699	57	3,148	83	558	33	1,926	0	4,605	1,655	151	31	88	65	42.24%	

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

Raiffeisen Bank International AG

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
CROATIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	64	0	0	0	0	0	41	0	0	0	0	0	0	
	Institutions	0	0	76	0	0	0	14	0	20	0	0	0	0	0	0	
	Corporates	0	0	690	43	0	0	443	0	1,090	151	31	18	21	18	21	53.04%
	Corporates - Of Which: Specialised Lending	0	0	58	1	0	0	35	0	108	0	1	0	0	0	0	32.10%
	Corporates - Of Which: SME	0	0	111	38	0	0	77	0	507	64	32	1	5	18	18	55.91%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66.96%
	Retail - Secured on real estate property	0	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	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	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63.69%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.32%
	Retail - Other Retail - Of Which: SME	0	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	68.22%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	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	0	
IRB TOTAL	244	0	830	43	111	0	488	0	1,755	153	37	1	18	22	22	56.05%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
SERBIA	Central banks	0	0	431	0	0	0	233	0	265	0	0	0	0	0	0	
	Central governments	0	0	660	0	0	0	444	0	436	0	0	0	0	0	0	
	Institutions	0	0	41	0	0	0	1	0	1	0	0	0	0	0	0	
	Corporates	0	0	1,461	12	0	0	1,261	0	2,420	270	20	4	15	11	11	56.52%
	Corporates - Of Which: Specialised Lending	0	0	103	0	0	0	66	0	117	0	0	0	0	0	0	0.00%
	Corporates - Of Which: SME	0	0	464	8	0	0	364	0	870	106	16	2	1	1	1	53.98%
	Retail	318	21	0	0	388	0	0	0	231	76	21	1	8	10	10	49.08%
	Retail - Secured on real estate property	0	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	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	0
	Retail - Qualifying Revolving	51	11	0	0	16	0	0	0	24	13	1	0	0	0	0	81.07%
	Retail - Other Retail	265	20	0	0	171	0	0	0	208	56	20	1	8	10	10	49.50%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	265	20	0	0	171	0	0	0	208	56	20	1	8	10	10	49.50%
	Equity	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	541	21	2,560	12	205	0	1,841	0	3,360	345	41	6	23	23	23	52.70%	

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	16	0	0	0	5	0	12	0	0	0	0	0	0	
	Institutions	0	0	68	0	0	0	36	0	83	0	0	0	0	0	0	
	Corporates	0	0	803	51	0	0	619	0	665	303	51	2	8	40	40	78.03%
	Corporates - Of Which: Specialised Lending	0	0	161	31	0	0	119	0	117	47	31	1	4	23	23	75.69%
	Corporates - Of Which: SME	0	0	25	0	0	0	15	0	29	7	0	0	0	0	0	0
	Retail	18	1	0	0	11	0	0	0	14	1	1	0	0	0	0	65.51%
	Retail - Secured on real estate property	11	0	0	0	0	0	0	0	8	0	0	0	0	0	0	15.89%
	Retail - Secured on real estate property - Of Which: SME	0	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	11	0	0	0	0	0	0	0	8	0	0	0	0	0	0	15.86%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	63.73%
	Retail - Other Retail	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	72.95%
	Retail - Other Retail - Of Which: SME	0	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	72.95%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	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	0	
IRB TOTAL	21	1	913	51	19	0	660	0	673	310	52	2	8	40	40	77.90%	

\* 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  
Raiffeisen Bank International AG

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	1,026	117	0	0	0	0	43.41%	1,026	136	17	0	0	0	43.56%	1,014	131	21	0	0	0	11	44.93%		
Central governments	1,211	232	63	0	0	0	13.99%	1,666	246	93	0	0	0	13.83%	1,656	228	121	0	0	0	18	15.22%		
Institutions	6,515	279	14	0	0	0	20.55%	5,513	278	17	0	0	0	22.99%	5,526	263	20	0	0	0	0	24.82%		
Corporates	69,409	13,538	2,123	122	152	974	46.35%	70,776	13,927	2,029	111	170	1,174	29.42%	69,861	13,761	1,627	110	159	1,364	26.32%			
Corporates - Of Which: Specialised Lending	6,654	1,081	298	23	22	114	38.13%	6,531	1,024	459	20	18	148	32.22%	6,453	987	593	20	16	176	29.68%			
Corporates - Of Which: SME	10,071	1,729	389	25	17	179	45.38%	7,993	1,626	568	20	13	211	37.10%	7,919	1,563	706	20	11	238	33.68%			
Retail	19,452	5,095	879	95	295	474	53.88%	14,969	4,899	1,388	36	223	625	42.22%	14,122	4,656	1,809	36	228	750	43.49%			
Retail - Secured on real estate property	8,382	3,704	320	13	163	144	44.92%	7,840	3,523	543	8	145	189	34.76%	7,781	3,388	736	8	135	228	31.01%			
Retail - Secured on real estate property - Of Which: SME	35	24	7	0	0	0	22.62%	35	26	11	0	0	0	21.35%	35	24	10	0	0	0	20.33%			
Retail - Secured on real estate property - Of Which: non-SME	8,347	3,681	313	13	159	144	45.08%	8,806	3,503	532	8	145	185	34.85%	8,749	3,370	723	8	133	221	31.04%			
Retail - Qualifying Revolving	1,099	337	40	5	0	29	62.67%	1,063	351	113	0	0	0	56.00%	1,035	363	78	0	0	0	43.58%			
Retail - Secured on real estate property - Of Which: non-SME	3,636	1,095	518	29	128	305	58.75%	3,446	974	799	23	101	402	51.29%	3,306	959	994	22	86	479	48.21%			
Retail - Other Retail	374	259	86	2	15	42	49.32%	361	233	125	1	12	51	40.76%	349	249	169	1	10	57	37.96%			
Retail - Other Retail - Of Which: SME	3,262	796	422	22	112	262	60.99%	3,067	629	629	0	0	0	52.29%	2,927	683	843	23	78	422	50.65%			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	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	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0		
IRB TOTAL	92,470	21,326	3,067	182	497	1,463	47.70%	92,924	19,434	4,505	152	432	1,828	40.56%	92,179	19,024	5,660	149	395	2,122	37.50%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Institutions	2,301	49	13	0	0	0	12.26%	2,301	49	11	0	0	0	11.74%	2,300	48	13	0	0	0	0	0		
Corporates	11,463	2,086	133	26	81	76	35.88%	11,614	2,561	224	24	88	116	24.00%	11,508	2,544	241	24	81	139	18.16%			
Corporates - Of Which: Specialised Lending	576	11	11	0	0	0	20.22%	562	10	10	0	0	0	21.77%	561	9	9	0	0	0	0			
Corporates - Of Which: SME	332	4	2	1	0	0	23.82%	336	3	4	1	0	1	26.15%	327	3	7	1	0	0	0			
Retail	3	1	0	0	0	0	60.75%	3	1	0	0	0	0	49.00%	3	1	0	0	0	0	0			
Retail - Secured on real estate property	2	1	0	0	0	0	23.79%	2	1	0	0	0	0	22.56%	2	1	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	0	0	0	0	0	0			
Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	23.79%	2	1	0	0	0	0	22.56%	2	1	0	0	0	0	0			
Retail - Qualifying Revolving	0	0	0	0	0	0	76.40%	0	0	0	0	0	0	71.47%	0	0	0	0	0	0	0			
Retail - Other Retail	0	0	0	0	0	0	52.61%	0	0	0	0	0	0	45.94%	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	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	52.61%	0	0	0	0	0	0	45.94%	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0			
IRB TOTAL	15,762	2,936	146	27	83	77	52.65%	15,972	2,636	235	24	89	111	47.28%	15,943	2,591	309	24	82	141	45.43%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	314	0	0	0	0	0	42.75%	314	0	0	0	0	0	39.92%	316	0	0	0	0	0	0			
Corporates	6,885	2,592	152	17	18	48	31.54%	6,810	2,335	284	14	14	71	26.99%	6,801	2,242	387	14	13	96	24.79%			
Corporates - Of Which: Specialised Lending	1,484	184	20	4	2	4	22.94%	1,463	185	45	4	3	10	21.54%	1,447	176	70	4	2	10	21.22%			
Corporates - Of Which: SME	1,453	609	33	0	0	0	19.54%	1,437	586	72	0	0	0	19.71%	1,430	572	100	0	0	0	19.51%			
Retail	3,654	1,825	155	6	58	79	48.46%	3,274	1,796	264	0	55	98	38.26%	3,502	1,765	367	0	52	110	31.43%			
Retail - Secured on real estate property	2,753	1,564	61	2	46	28	49.22%	2,527	1,550	124	2	42	39	31.51%	2,500	1,518	188	2	48	63	21.74%			
Retail - Secured on real estate property - Of Which: SME	24	18	3	0	0	0	29.22%	23	18	0	0	0	0	23.44%	23	15	0	0	0	0	21.62%			
Retail - Secured on real estate property - Of Which: non-SME	2,531	1,567	58	2	44	29	42.90%	2,504	1,534	119	2	41	39	31.90%	2,480	1,500	177	2	39	50	28.46%			
Retail - Qualifying Revolving	774	223	82	2	12	40	51.04%	731	226	122	2	12	48	38.96%	692	228	160	2	12	50	32.21%			
Retail - Other Retail	180	182	38	1	9	21	53.94%	173	176	57	1	7	24	41.62%	164	167	74	1	6	27	36.07%			
Retail - Other Retail - Of Which: SME	994	41	43	2	21	21	46.40%	958	39	60	2	5	24	36.61%	928	60	86	2	5	26	39.79%			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	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	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0			
IRB TOTAL	10,656	4,437	307	23	77	123	40.06%	10,706	4,132	548	19	69	171	31.15%	10,619	4,007	754	19	65	211	28.03%			

	Baseline Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			

2023 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
Central banks	574	112	4	0	0	0	43.87%	566	136	14	2	0	0	4	43.88%	561	131	11	0	0	0	43.20%	
Central governments	0	142	52	2	0	0	27.27%	0	119	77	0	0	0	0	0	95	93	0	0	0	0	0	2.53%
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	5,850	1,751	296	101	101	122	42.58%	5,845	1,653	382	11	141	141	141	37.17%	5,806	1,626	450	41	157	157	34.54%	
Corporates - Of Which: Specialised Lending	308	68	55	1	2	17	31.06%	301	57	73	1	1	21	28.67%	296	49	86	1	1	24	24	27.47%	
Corporates - Of Which: SME	554	88	71	2	0	46	62.70%	556	78	85	0	0	40	55.87%	549	78	96	1	0	50	50	51.79%	
Retail	49	20	1	0	0	0	44.98%	49	19	1	0	0	0	44	33.45%	48	19	0	0	0	0	29.34%	
Retail - Secured on real estate property	43	19	1	0	0	0	33.66%	42	19	1	0	0	0	26.71%	42	19	1	0	0	0	0	24.66%	
Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	0	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	43	19	1	0	0	0	33.66%	42	19	1	0	0	0	26.71%	42	19	1	0	0	0	0	24.66%	
Retail - Qualifying Revolving	3	0	0	0	0	0	29.09%	3	0	0	0	0	0	58.58%	3	0	0	0	0	0	0	49.98%	
Retail - Other Retail	3	0	0	0	0	0	63.89%	3	0	0	0	0	0	63.89%	3	0	0	0	0	0	0	63.89%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	63.89%	3	0	0	0	0	0	63.89%	3	0	0	0	0	0	0	63.89%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	
IRB TOTAL	6,472	2,050	344	12	15	129	37.54%	6,466	1,924	475	10	11	154	32.52%	6,417	1,875	573	10	10	174	30.36%		

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	294	63	0	0	0	0	53.83%	293	60	0	0	0	0	50.31%	293	59	13	0	0	0	0	49.01%
Institutions	133	0	0	0	0	0	41.78%	133	0	0	0	0	0	41.54%	133	0	0	0	0	0	0	41.92%
Corporates	5,430	785	153	153	153	153	48.30%	5,613	518	225	13	0	0	43.21%	5,599	498	273	13	104	104	32.95%	
Corporates - Of Which: Specialised Lending	530	267	42	1	3	28	67.23%	523	261	55	1	2	31	56.01%	518	257	66	1	1	31	49.91%	
Corporates - Of Which: SME	1,311	170	40	0	0	14	36.42%	1,305	153	67	4	1	21	32.24%	1,293	145	85	4	1	26	31.26%	
Retail	3,111	872	215	173	173	133	70.50%	3,311	872	282	7	191	191	66.67%	3,185	892	399	14	78	77	64.46%	
Retail - Secured on real estate property	1,056	453	64	1	41	41	66.44%	1,087	446	80	1	39	49	61.24%	1,074	441	85	1	31	50	58.71%	
Retail - Secured on real estate property - Of Which: SME	10	3	1	0	0	0	66.72%	10	3	1	0	0	0	64.67%	10	3	1	0	0	0	63.23%	
Retail - Secured on real estate property - Of Which: non-SME	1,055	451	63	1	41	41	66.43%	1,077	443	78	1	39	49	61.20%	1,064	437	83	1	30	53	58.63%	
Retail - Qualifying Revolving	636	260	130	3	3	13	67.67%	610	275	29	0	10	10	65.00%	589	287	30	0	0	24	63.78%	
Retail - Other Retail	1,451	159	132	131	26	96	72.90%	1,545	171	179	10	121	121	69.14%	1,392	166	273	10	27	149	67.01%	
Retail - Other Retail - Of Which: SME	188	53	12	1	1	13	73.66%	189	52	22	1	4	10	69.83%	181	50	27	1	1	13	67.76%	
Retail - Other Retail - Of Which: non-SME	1,263	107	119	132	22	83	72.78%	1,357	119	157	0	21	107	69.94%	1,211	116	196	0	23	136	66.91%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB TOTAL	9,188	1,716	372	33	83	228	61.20%	9,284	1,472	520	25	81	288	55.39%	9,180	1,453	643	25	79	341	53.00%	

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	137	0	0	0	0	0	0	137	0	0	0	0	0	30.79%	137	0	0	0	0	0	0	31.11%
Institutions	299	7	0	0	0	0	36.57%	299	7	0	0	0	0	36.25%	299	7	0	0	0	0	0	36.45%
Corporates	6,015	1,627	191	11	11	46	24.39%	6,187	1,871	277	9	10	63	22.93%	6,065	1,510	943	0	10	77	22.94%	
Corporates - Of Which: Specialised Lending	901	65	8	2	3	20	43.26%	892	64	18	0	0	0	23.10%	885	63	25	0	0	0	24.19%	
Corporates - Of Which: SME	288	85	7	0	0	1	15.78%	282	82	0	0	0	0	14.15%	277	80	0	0	0	0	14.47%	
Retail	8	4	0	0	0	0	53.98%	8	3	0	0	0	0	32.86%	8	3	0	0	0	0	32.93%	
Retail - Secured on real estate property	6	3	0	0	0	0	33.88%	6	3	0	0	0	0	25.97%	6	3	0	0	0	0	24.19%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	25.97%	0	0	0	0	0	0	24.19%	
Retail - Secured on real estate property - Of Which: non-SME	6	3	0	0	0	0	33.88%	6	3	0	0	0	0	25.97%	6	3	0	0	0	0	24.19%	
Retail - Qualifying Revolving	1	0	0	0	0	0	74.57%	1	0	0	0	0	0	65.54%	1	0	0	0	0	0	63.71%	
Retail - Other Retail	1	0	0	0	0	0	57.06%	1	0	0	0	0	0	46.00%	1	0	0	0	0	0	46.10%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	57.06%	1	0	0	0	0	0	46.00%	1	0	0	0	0	0	46.10%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB TOTAL	6,442	1,638	191	11	14	47	24.40%	6,630	1,883	278	10	10	64	22.88%	6,420	1,520	345	10	10	77	22.39%	

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	40.86%	0	0	0	0	0	0	0	43.00%
Institutions	76</																					

2023 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	41	0	0	0	0	0	41.00%	41	0	0	0	0	0	0	42.26%	41	0	0	0	0	0	0
Institutions	20	0	0	0	0	0	43.42%	20	0	0	0	0	0	0	43.40%	20	0	0	0	0	0	0
Corporates	1,644	186	49	2	1	24	49.20%	1,641	166	62	24	42.79%	1,633	152	74	28	42.79%	1,633	152	74	28	42.45%
Corporates - Of Which: Specialised Lending	107	0	2	0	0	1	25.73%	106	0	4	0	0	0	0	23.67%	104	0	0	0	0	0	0
Corporates - Of Which: SME	504	62	37	1	0	19	50.49%	504	56	43	1	0	10	45.65%	500	54	48	1	0	20	42.45%	
Retail	3	1	0	0	0	0	45.21%	3	1	0	0	0	0	32.42%	3	1	0	0	0	0	0	0
Retail - Secured on real estate property	2	1	0	0	0	0	19.82%	2	1	0	0	0	0	19.72%	2	1	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	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	19.82%	2	1	0	0	0	0	19.72%	2	1	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	54.29%	0	0	0	0	0	0	46.93%	0	0	0	0	0	0	0	0
Retail - Other Retail	1	0	0	0	0	0	45.44%	0	0	0	0	0	0	35.89%	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	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	45.44%	0	0	0	0	0	0	35.89%	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	1,709	187	49	2	1	24	49.18%	1,725	157	62	1	1	26	42.17%	1,717	153	74	1	1	28	38.03%	

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	
Central banks	265	0	0	0	0	0	41.75%	265	0	1	0	0	0	41.75%	264	0	2	0	0	0	0	0
Central governments	452	0	0	0	0	0	39.18%	432	0	1	0	0	0	39.17%	412	24	2	0	0	0	0	0
Institutions	5	0	0	0	0	0	38.52%	5	0	0	0	0	0	38.63%	5	0	0	0	0	0	0	0
Corporates	2,364	284	61	6	2	18	29.75%	2,353	250	106	6	2	26	24.16%	2,349	220	141	5	1	31	22.29%	
Corporates - Of Which: Specialised Lending	115	0	2	1	0	0	72.15%	113	0	0	0	0	0	22.87%	111	0	0	0	0	0	0	0
Corporates - Of Which: SME	867	108	36	3	1	12	31.86%	839	93	60	2	1	15	25.64%	826	88	77	2	1	18	23.34%	
Retail	192	88	40	1	8	18	46.19%	186	81	70	1	0	20	31.14%	170	72	88	1	1	27	30.20%	
Retail - Secured on real estate property	1	1	0	0	0	0	15.00%	1	1	0	0	0	0	15.00%	1	1	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	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	0	0	15.00%	1	1	0	0	0	0	15.00%	1	1	0	0	0	0	0	
Retail - Qualifying Revolving	23	18	2	1	1	3	38.21%	22	18	4	0	0	0	35.96%	22	17	0	0	0	0	0	
Retail - Other Retail	173	68	43	1	7	12	40.30%	157	62	66	1	0	6	33.16%	147	54	83	1	0	25	30.15%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	173	68	43	1	7	12	40.30%	157	62	66	1	0	6	33.16%	147	54	83	1	0	25	30.15%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB TOTAL	3,267	372	108	8	10	37	34.38%	3,237	330	178	0	0	50	27.87%	3,197	310	233	0	7	60	25.60%	

	Baseline Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	12	0	0	0	0	0	42.71%	12	0	0	0	0	0	42.13%	12	0	0	0	0	0	0
Institutions	83	2	0	0	0	0	26.75%	81	2	0	0	0	0	26.25%	83	2	0	0	0	0	0
Corporates	672	186	63	2	42	69.81%	685	163	72	1	2	45	63.16%	679	160	80	1	1	47	59.15%	
Corporates - Of Which: Specialised Lending	162	0	33	1	0	24	71.27%	159	0	36	1	0	24	66.79%	156	0	30	1	0	27	62.49%
Corporates - Of Which: SME	296	72	0	0	0	24	24.00%	295	72	0	0	0	21	29.12%	295	72	0	0	0	0	0
Retail	13	4	1	0	0	0	49.13%	13	4	2	0	0	1	37.17%	13	4	2	0	0	0	0
Retail - Secured on real estate property	8	3	0	0	0	0	33.31%	8	3	0	0	0	0	26.76%	7	3	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	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	8	3	0	0	0	0	33.31%	8	3	0	0	0	0	26.76%	7	3	0	0	0	0	0
Retail - Qualifying Revolving	5	0	0	0	0	0	68.58%	5	0	0	0	0	0	60.81%	5	0	0	0	0	0	0
Retail - Other Retail	4	0	0	0	0	0	50.21%	4	0	0	0	0	0	39.09%	4	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	4	0	0	0	0	0	50.21%	4	0	0	0	0	0	39.09%	4	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	780	193	62	2	2	43	69.14%	792	169	73	0	2	46	62.57%	786	166	82	0	1	49	58.46%

\* 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 Meth

2023 EU-wide Stress Test: Credit risk IRB  
Raiffeisen Bank International AG

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	1,000	132	40	0	0	18	44.49%	389	120	33	0	0	24	41.93%	361	120	61	0	0	27	44.77%			
Central governments	4,478	413	114	0	0	14	12.42%	1,631	228	147	0	0	20	13.34%	1,637	203	163	0	0	24	14.42%			
Institutions	5,140	850	18	0	0	0	23.86%	5,446	238	213	0	0	0	27.41%	5,444	237	18	0	0	0	28.99%			
Corporates	54,179	28,870	1,242	256	418	1,260	36.27%	62,433	16,718	3,143	176	463	1,870	30.75%	64,821	16,191	6,120	162	478	2,128	31.71%			
Corporates - Of Which: Specialised Lending	6,239	1,438	357	41	38	129	36.03%	6,408	978	647	26	18	191	29.56%	6,284	933	816	25	17	227	27.80%			
Corporates - Of Which: SME	16,541	3,900	586	49	42	221	37.62%	17,425	1,783	980	24	16	203	30.96%	17,230	1,477	1,147	23	14	337	29.43%			
Retail	12,497	2,164	986	831	799	359	36.29%	12,945	2,872	1,872	627	548	865	45.15%	12,941	3,650	2,326	57	432	1,060	43.81%			
Retail - Secured on real estate property	8,388	4,384	334	10	378	151	49.24%	8,712	4,694	750	8	314	222	31.85%	8,669	3,958	970	8	259	277	28.31%			
Retail - Secured on real estate property - Of Which: SME	19	36	4	0	0	0	27.29%	19	36	20	0	0	0	28.89%	19	37	23	0	0	0	26.63%			
Retail - Secured on real estate property - Of Which: non-SME	8,369	4,348	327	10	371	148	49.42%	8,693	4,662	730	8	309	219	31.91%	8,650	3,921	947	8	257	277	28.34%			
Retail - Qualifying Revolving	1,066	389	40	0	15	27	65.05%	1,097	490	65	0	14	38	55.34%	978	405	0	0	13	48	51.66%			
Retail - Other Retail	2,864	1,773	616	688	317	377	61.75%	3,222	1,479	1,103	56	221	389	52.95%	2,963	1,247	1,461	46	160	784	50.21%			
Retail - Other Retail - Of Which: SME	259	369	40	0	39	44	48.91%	258	311	150	1	27	57	37.88%	251	280	187	0	12	63	38.87%			
Retail - Other Retail - Of Which: non-SME	2,605	1,404	526	62	278	322	62.88%	2,704	1,168	952	0	194	62	45.30%	2,242	967	1,274	46	138	620	32.47%			
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0			
IRB TOTAL	74,294	38,169	4,399	348	1,139	1,880	42.74%	85,938	23,682	7,242	249	1,022	2,735	37.76%	85,575	22,369	8,919	225	919	3,246	36.40%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	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	0	0	0	0	0	0			
Corporates	11,309	4,946	172	12	39	99	35.69%	12,622	1,679	1,103	311	27	150	139	44.27%	12,713	2,269	402	28	143	171			
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Corporates - Of Which: SME	329	6	2	1	0	3	25.43%	328	3	6	0	0	0	2	27.14%	324	0	0	0	0	2			
Retail	2	1	0	0	0	0	26.59%	2	1	0	0	0	0	2	23.81%	2	1	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	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	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	0	0	0	0	0	0			
Retail - Qualifying Revolving	0	0	0	0	0	0	76.99%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail	0	0	0	0	0	0	53.43%	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	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	53.43%	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	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0			
IRB TOTAL	13,543	5,119	182	40	95	88	48.00%	15,006	3,509	329	27	150	142	43.16%	15,116	3,311	416	27	146	174	42.28%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	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	0	0	0	0	0	0			
Corporates	262	54	54	0	0	0	39.76%	316	0	0	0	0	0	38.44%	316	0	0	0	0	0	0			
Corporates - Of Which: Specialised Lending	6,126	3,122	183	37	51	59	32.41%	6,350	2,683	398	21	70	111	28.53%	6,257	2,652	511	21	78	145	27.89%			
Corporates - Of Which: SME	1,676	183	30	3	7	2	22.91%	1,684	175	79	0	0	0	21.80%	1,607	170	12	0	24	21.51%				
Corporates - Of Which: non-SME	1,993	661	41	0	0	0	21.27%	1,458	578	103	0	0	0	21.74%	1,395	566	137	0	28	20.68%				
Retail	3,409	2,062	162	0	109	72	47.77%	3,302	2,031	300	0	100	101	34.14%	3,227	1,970	436	0	90	127	29.17%			
Retail - Secured on real estate property	2,563	1,636	10	0	61	28	42.36%	2,468	1,594	128	0	88	48	31.42%	2,461	1,528	191	0	84	144	29.52%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	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	2,494	1,604	99	2	57	29	43.14%	2,470	1,567	120	2	53	78	32.09%	2,446	1,532	170	2	79	127	28.57%			
Retail - Qualifying Revolving	318	22	12	11	11	0	63.67%	302	13	13	0	0	0	101	49.67%	290	35	27	11	12	42.86%			
Retail - Other Retail	988	404	87	2	45	41	49.49%	921	405	151	2	41	51	34.47%	882	379	219	2	35	61	28.47%			
Retail - Other Retail - Of Which: SME	94	260	41	0	28	21	52.62%	88	239	73	0	21	27	36.81%	81	214	107	0	16	37	31.02%			
Retail - Other Retail - Of Which: non-SME	494	139	46	2	17	22	46.73%	433	166	80	0	20	26	32.35%	398	165	110	0	19	30	28.27%			
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0			
IRB TOTAL	9,797	5,238	345	42	161	137	39.62%	9,968	4,713	699	28	170	216	30.95%	9,800	4,621	958	28	168	171	28.48%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0																							



2023 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

	Adverse Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	41	0	0	0	0	0	48.90%	41	0	0	0	0	0	45.77%	41	0	0	0	0	0	0	46.30%
Institutions	15	5	0	0	0	0	44.38%	20	0	0	0	0	0	43.67%	20	0	0	0	0	0	0	43.63%
Corporates - Of Which: Specialised Lending	1,447	372	53	0	0	0	49.82%	1,598	200	80	0	0	0	32.56%	1,628	177	80	0	0	0	0	34.72%
Corporates - Of Which: SME	106	0	0	1	0	0	25.35%	103	0	0	0	0	0	23.15%	101	0	0	0	0	0	0	22.50%
Retail	451	112	39	1	1	1	48.63%	491	62	49	1	0	21	41.91%	493	55	50	1	0	22	32.48%	
Retail - Secured on real estate property	2	1	0	0	0	0	21.92%	2	1	0	0	0	0	20.01%	2	1	0	0	0	0	0	19.75%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	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	2	1	0	0	0	0	21.92%	2	1	0	0	0	0	20.01%	2	1	0	0	0	0	0	19.75%
Retail - Qualifying Revolving	0	0	0	0	0	0	55.93%	0	0	0	0	0	0	47.59%	0	0	0	0	0	0	0	46.83%
Retail - Other Retail	0	0	0	0	0	0	49.39%	0	0	0	0	0	0	33.24%	0	0	0	0	0	0	0	28.13%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	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	49.39%	0	0	0	0	0	0	33.24%	0	0	0	0	0	0	0	28.13%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
IRB TOTAL	1,506	383	95	3	3	3	45.92%	1,663	201	81	2	2	30	37.06%	1,672	178	94	3	1	33	34.22%	

	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	265	0	1	0	0	0	47.85%	263	0	2	0	0	1	44.99%	263	0	2	0	0	1	45.91%
Central governments	267	167	2	0	0	0	44.52%	412	16	0	0	0	0	41.26%	408	24	0	0	0	0	41.47%
Institutions	5	0	0	0	0	0	38.90%	5	0	0	0	0	0	38.53%	5	0	0	0	0	0	38.57%
Corporates	2,094	519	97	13	6	29	29.85%	2,269	238	202	6	2	44	21.60%	2,229	234	246	6	2	51	20.89%
Corporates - Of Which: Specialised Lending	114	0	2	1	0	1	24.39%	110	0	2	1	0	2	23.63%	107	0	0	1	0	2	23.40%
Corporates - Of Which: SME	794	204	53	6	3	15	27.79%	793	93	105	1	1	24	24.31%	776	89	127	1	1	27	21.30%
Retail	182	102	40	1	1	18	40.64%	161	96	73	1	0	24	32.28%	157	77	90	1	0	28	22.48%
Retail - Secured on real estate property	1	1	0	0	0	0	16.95%	1	1	0	0	0	0	15.24%	1	1	0	0	0	0	13.22%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	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	1	0	0	0	0	16.95%	1	1	0	0	0	0	15.24%	1	1	0	0	0	0	13.22%
Retail - Qualifying Revolving	22	19	2	1	1	1	38.67%	22	18	4	0	0	1	35.73%	22	17	0	0	0	0	30.62%
Retail - Other Retail	159	82	43	1	8	18	40.75%	138	77	69	1	2	23	32.79%	135	60	90	1	5	27	29.42%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	159	82	43	1	8	18	40.75%	138	77	69	1	2	23	32.79%	135	60	90	1	5	27	29.42%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0
IRB TOTAL	2,813	788	145	15	16	45	30.84%	3,116	350	281	8	10	70	24.92%	3,061	320	349	8	8	83	23.72%

	Adverse Scenario																				
	31/12/2023				31/12/2024				31/12/2025												
(m EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	12	0	0	0	0	0	48.34%	12	0	0	0	0	0	45.20%	12	0	0	0	0	0	45.79%
Institutions	83	2	0	0	0	0	28.54%	83	2	0	0	0	0	28.29%	83	2	0	0	0	0	28.51%
Corporates	522	329	69	0	0	40	65.00%	662	163	93	2	2	51	54.73%	654	160	100	0	0	59	51.45%
Corporates - Of Which: Specialised Lending	115	46	34	1	1	24	69.64%	155	0	40	1	0	25	62.32%	151	0	44	1	0	28	58.89%
Corporates - Of Which: SME	298	283	35	0	0	16	26.00%	297	163	53	1	0	26	25.75%	299	160	56	0	0	31	25.64%
Retail	12	5	1	0	0	0	48.68%	12	4	2	0	0	1	35.17%	12	4	2	0	0	1	39.27%
Retail - Secured on real estate property	8	3	0	0	0	0	34.16%	7	3	0	0	0	0	27.10%	7	3	0	0	0	0	25.40%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	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	8	3	0	0	0	0	34.16%	7	3	0	0	0	0	27.10%	7	3	0	0	0	0	25.40%
Retail - Qualifying Revolving	4	1	0	0	0	0	76.98%	4	0	0	0	0	0	58.32%	4	0	0	0	0	0	44.50%
Retail - Other Retail	0	0	0	0	0	0	49.41%	4	1	1	0	0	0	38.03%	3	1	0	0	0	1	30.63%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	49.41%	4	1	1	0	0	0	38.03%	3	1	0	0	0	1	30.63%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	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	0	0	0	0	0	0
IRB TOTAL	629	335	70	3	6	45	64.70%	768	170	96	2	2	82	54.31%	760	166	109	2	2	85	50.94%

\* 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 Meth

**2023 EU-wide Stress Test: Credit risk STA**  
Raiffeisen Bank International AG

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Raiffeisen Bank International AG	Central banks	10,326	0	2,247	0	23,500	0	0	0	0	0	0.00%		
	Central governments	10,326	0	2,247	0	23,500	0	0	0	0	0	0.00%		
	Regional governments or local authorities	8,818	0	1,039	0	17,213	70	0	0	0	0	0.00%		
	Public sector entities	704	0	168	0	583	130	0	0	0	0	0.00%		
	Multilateral Development Banks	2,286	0	0	0	2,282	133	0	0	0	0	0.00%		
	International Organisations	1,596	0	0	0	1,443	0	0	0	0	0	0.00%		
	Institutions	1,298	0	294	0	911	67	0	0	0	0	0.00%		
	Corporate	10,480	167	2,444	202	5,638	7,020	385	0	0	0	0.00%		
	of which: SME	10,272	68	2,404	20	5,289	670	100	0	0	0	0.00%		
	Retail	6,088	184	6,397	129	8,432	1,543	528	0	0	0	0.00%		
	of which: SME	5,972	68	6,040	30	8,200	1,400	100	0	0	0	0.00%		
	Secured by mortgages on immovable property	13,088	65	6,251	88	10,726	2,853	348	23	0	0	0.00%		
	of which: SME	101	0	62	0	94	13	0	3	1	0	0.00%		
	Items associated with particularly high risk	195	0	233	4	128	23	3	1	0	0	0.00%		
	Covered bonds	30	0	4	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	119	0	38	0	0	0	0	0	0	0	0.00%		
Equity	2,035	0	5,233	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	10,793	0	3,112	0	0	0	0	0	0	0	0.00%			
Standardised Total	102,384	643	26,550	640	74,899	8,599	1,120	169	335	749	66.26%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
AUSTRIA	Central banks	20,812	0	0	0	20,812	0	0	0	0	0	0.00%		
	Central governments	1,931	0	0	0	3,103	262	0	0	0	0	0.00%		
	Regional governments or local authorities	194	0	0	0	109	39	0	0	0	0	0.00%		
	Public sector entities	7	0	0	0	62	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	466	0	35	0	582	73	0	0	0	0	0.00%		
	Corporate	1,015	0	934	12	792	131	11	0	0	0	0.00%		
	of which: SME	184	0	184	2	184	61	2	1	0	0	0.00%		
	Retail	205	0	107	2	100	16	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	5,791	35	2,144	31	4,322	1,070	27	1	3	2	8.45%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	151	0	223	4	100	23	0	0	0	0	0.00%		
	Covered bonds	21	0	2	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	116	0	23	0	0	0	0	0	0	0	0.00%		
Equity	861	0	3,208	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	1,111	0	1,111	0	0	0	133	0	0	0	0.00%			
Standardised Total	34,424	43	5,921	48	30,284	1,773	45	7	26	7	16.12%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
CZECH REPUBLIC	Central banks	5,810	0	0	0	237	0	0	0	0	0	0.00%		
	Central governments	1,877	0	0	0	1,473	43	0	0	0	0	0.00%		
	Regional governments or local authorities	1	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	16	0	1	0	13	13	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	19	0	4	0	0	0	0	0	0	0	0.00%		
	Corporate	1,226	113	1,014	14	1,275	311	15	4	0	0	0.00%		
	of which: SME	796	0	533	2	733	163	3	2	0	0	0.00%		
	Retail	1,139	103	1,487	13	3,099	199	34	0	12	27	80.72%		
	of which: SME	241	1	136	2	229	15	3	1	2	2	51.11%		
	Secured by mortgages on immovable property	2,872	103	939	2	1,783	814	14	0	13	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	2	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
Equity	10	0	10	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	235	0	234	0	0	0	0	0	0	0	0.00%			
Standardised Total	14,797	20	3,475	35	6,777	1,381	66	25	20	41	61.72%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
SLOVAKIA	Central banks	4,435	0	0	0	4,435	0	0	0	0	0	0.00%		
	Central governments	2,019	0	0	0	1,721	0	0	0	0	0	0.00%		
	Regional governments or local authorities	4	0	0	0	2	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	2	0	1	0	0	0	0	0	0	0	0.00%		
	Corporate	620	0	533	11	544	182	17	2	0	0	0.00%		
	of which: SME	229	0	224	11	224	11	2	0	0	0	0.00%		
	Retail	889	21	534	22	631	240	63	0	14	43	68.05%		
	of which: SME	303	13	285	13	406	166	36	3	13	23	59.82%		
	Secured by mortgages on immovable property	152	0	45	0	65	60	0	0	0	0	0.00%		
	of which: SME	47	0	21	0	40	40	0	0	0	0	0.00%		
	Items associated with particularly high risk	1	0	1	0	1	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
Equity	46	0	115	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	430	0	229	0	0	0	0	0	0	0	0.00%			
Standardised Total	8,118	30	1,572	31	7,658	468	81	31	17	51	63.66%			

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		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
(inb EUR, %)															
RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	13	0	0	13	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	96	0	203	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	4,374	0	889	0	434	174	0	0	0	0	0	0	0	82.21%
	of which: SME	185	0	184	0	103	103	0	0	0	0	0	0	0	68.21%
	Retail	2,510	61	1,892	61	2,486	430	200	0	0	36	36	165	165	79.61%
	of which: SME	26	0	14	0	20	20	0	0	0	0	0	0	0	100.00%
	Secured by mortgages on immovable property	1,851	24	516	24	1,389	160	34	0	0	4	4	14	14	92.20%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	435	0	435	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	8,528	86	3,741	92	4,450	773	238	0	0	24	43	186	186	72.67%	

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
(inb EUR, %)															
ROMANIA	Central banks	1,360	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	2,202	0	0	0	2,188	40	0	0	4	1	0	0	0	10.00%
	Regional governments or local authorities	297	0	0	0	291	10	0	0	0	0	0	0	0	69.27%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	225	1	195	1	193	49	4	0	1	1	1	1	1	80.27%
	of which: SME	101	0	99	0	99	41	2	0	0	0	0	0	0	81.98%
	Retail	155	1	87	1	151	23	2	0	2	2	1	1	1	61.29%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	2	0	1	0	2	0	0	0	0	0	0	0	0	44.44%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	190	0	177	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	4,991	4	529	1	3,791	121	11	0	7	4	7	7	7	67.76%	

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
(inb EUR, %)															
GERMANY	Central banks	18	0	0	0	18	0	0	0	0	0	0	0	0	0.00%
	Central governments	25	0	0	0	13	20	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	1,086	0	0	0	1,062	5	0	0	0	0	0	0	0	0.00%
	Public sector entities	329	0	0	0	296	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	90	0	14	0	14	0	0	0	0	0	0	0	0	0.00%
	Corporates	171	0	168	0	168	16	0	0	1	1	1	1	1	0.00%
	of which: SME	36	0	36	0	36	0	0	0	0	0	0	0	0	0.00%
	Retail	16	0	12	0	16	0	0	0	1	0	0	1	1	61.90%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	54	0	21	0	39	12	0	0	0	0	0	0	0	68.18%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	2	0	1	0	1	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	3	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	20	0	20	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	2,223	1	241	1	1,772	291	2	0	1	4	1	1	1	46.90%	

		Actual 31/12/2022*													
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
(inb EUR, %)															
HUNGARY	Central banks	2,456	0	0	0	2,385	0	0	0	0	0	0	0	0	0.00%
	Central governments	1,868	0	0	0	1,792	581	0	0	0	0	0	0	0	81.11%
	Regional governments or local authorities	24	0	0	0	24	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	114	0	0	0	21	89	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	163	20	145	20	10	20	0	0	0	0	0	0	0	0.00%
	of which: SME	49	0	38	0	28	22	0	0	0	0	0	0	0	4.53%
	Retail	9	0	12	0	12	0	0	0	1	1	1	1	1	75.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	27	0	27	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	145	0	145	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	4,613	20	307	20	3,697	736	26	0	3	6	5	5	5	18.93%	

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		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
CROATIA	Central banks	1,273	0	0	0	1,273	0	0	0	0	0	0.00%		
	Central governments	966	0	0	0	763	0	0	0	0	0	0.00%		
	Regional governments or local authorities	7	0	0	0	7	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	1	0	1	0	1	0	0	0	0	0	0.00%		
	Corporates	65	0	61	4	120	0	0	0	0	0	0.00%		
	of which: SME	55	0	43	4	62	4	0	0	0	0	15.00%		
	Real estate	1,114	10	959	12	1,210	186	0	0	10	35	67.50%		
	of which: SME	158	0	111	0	151	0	0	0	0	0	76.25%		
	Secured by mortgages on immovable property	865	0	229	4	590	112	24	2	6	20	82.61%		
	of which: SME	0	0	1	0	2	0	0	0	0	0	0.00%		
	Items associated with particular high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	187	0	208	0	0	0	0	0	0	0	0.00%			
Standardised Total	4,980	27	1,483	25	4,133	312	79	21	24	86	70.77%			

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
SERBIA	Central banks	142	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	20	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%		
	Corporates	512	0	456	6	121	33	13	0	11	7	50.31%		
	of which: SME	221	0	189	5	70	24	0	0	11	0	88.30%		
	Real estate	421	0	402	6	402	26	0	0	0	21	74.25%		
	of which: SME	116	0	72	1	141	16	4	2	11	5	72.28%		
	Secured by mortgages on immovable property	329	0	197	4	496	29	0	2	0	5	19.21%		
	of which: SME	5	0	2	0	0	0	0	0	0	0	88.27%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	11	0	11	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	119	0	78	0	0	0	0	0	0	0	0.00%			
Standardised Total	1,877	19	1,280	16	1,267	97	49	19	6	32	65.63%			

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	671	0	4	0	656	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	7	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	28	0	0	0	0	0	0	0	0	0	0.00%		
	Corporates	22	0	22	0	15	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Real estate	101	19	77	1	79	3	0	1	0	0	0.00%		
	of which: SME	1,818	18	2,582	18	1,426	427	30	0	0	34	96.80%		
	Secured by mortgages on immovable property	42	0	34	0	34	4	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%			
Standardised Total	2,656	20	2,642	20	2,181	442	32	1	0	34	65.99%			

\* 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 STA  
Raiffeisen Bank International AG

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025		
	31/12/2023			31/12/2024			31/12/2025			31/12/2023			31/12/2024			31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure				
(mli EUR, %)																						
Central banks	20,144	220	0	2	0	49.27%	20,224	831	11	3	0	42.00%	20,274	811	10	1	0	44.11%				
Central governments	12,011	1,621	0	0	0	36.44%	13,229	6,121	152	0	0	30.57%	12,965	5,069	46	0	0	30.26%				
Regional governments or local authorities	2,423	20	0	0	0	20.91%	1,719	61	0	0	0	19.71%	1,714	60	0	0	0	19.61%				
Public sector entities	593	135	0	0	0	31.67%	959	135	0	0	0	31.60%	593	135	0	0	0	31.96%				
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%				
International Organisations	1,422	0	0	0	0	43.46%	1,422	0	1	0	0	53.48%	1,422	0	0	0	0	43.43%				
Institutions	799	102	0	0	0	26.34%	994	107	3	0	0	18.81%	992	109	4	0	0	17.07%				
Corporates	5,688	1,541	777	81	34	300	39,941%	5,536	1,377	1,082	14	20	395	36,304%	5,307	1,465	1,342	69	30	16,720%		
of which: SME	2,022	661	226	31	14	148	64,240%	2,262	597	613	10	10	366	36,304%	2,321	597	613	10	10	38,000%		
Retail	7,026	2,281	1,022	89	359	645	64,98%	5,036	2,281	1,523	26	329	899	6,688	2,227	1,994	31	280	1,181			
of which: SME	3,661	869	226	31	14	148	64,240%	3,262	597	613	10	10	366	36,304%	3,262	597	613	10	10	38,000%		
Secured by mortgages on immovable property	9,159	1,338	624	13	67	351	57,47%	8,761	1,465	203	14	10	281	9,071	1,374	574	13	21	201			
of which: SME	142	51	14	1	0	0	61,99%	39	43	25	1	0	15	69,28%	43	29	35	1	21	60,28%		
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0			
Standardised Total	71,723	10,564	2,330	168	543	1,223	52,69%	70,161	11,024	3,994	149	991	1,661	69,124	11,022	4,462	134	445	2,042			

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025		
	31/12/2023			31/12/2024			31/12/2025			31/12/2023			31/12/2024			31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure				
(mli EUR, %)																						
Central banks	30,022	339	0	0	0	0	31.46%	20,889	4	0	0	18.66%	20,386	281	0	0	0	4	14,500%			
Central governments	168	30	0	0	0	0	22.29%	168	30	1	0	0	22.07%	168	30	1	0	0	21.85%			
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Institutions	599	66	1	0	0	0	25.24%	553	100	3	0	0	17.52%	549	102	4	0	0	16.16%			
Corporates	731	166	64	2	11	34	27,11%	712	154	21	0	20	27,46%	691	158	36	2	22	27,46%			
of which: SME	9,159	1,338	624	13	67	351	57,47%	8,761	1,465	203	14	10	281	9,071	1,374	574	13	21	201			
Retail	96	25	6	0	1	3	60,13%	87	25	4	0	1	4	88,70%	85	25	10	0	1	4		
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Secured by mortgages on immovable property	3,671	1,695	62	1	7	0	15.08%	3,352	1,037	140	1	7	15	10,89%	3,129	2,089	210	1	8	21		
of which: SME	150	20	0	0	0	0	0.00%	15	15	0	0	0	0.00%	15	15	0	0	0	0.00%			
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Standardised Total	29,367	2,520	125	11	23	28	22,99%	29,060	2,708	251	10	48	18,96%	28,821	2,824	362	9	21	65			

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025		
	31/12/2023			31/12/2024			31/12/2025			31/12/2023			31/12/2024			31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure				
(mli EUR, %)																						
Central banks	9	221	0	0	0	0	42.13%	9	226	0	0	0	41.91%	9	228	0	0	0	41.57%			
Central governments	1,473	43	0	0	0	0	41.55%	1,473	43	0	0	0	41.27%	1,473	40	1	0	0	42.81%			
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Public sector entities	3	13	0	0	0	0	30.96%	3	13	0	0	0	30.62%	3	13	0	0	0	30.75%			
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Institutions	1,247	309	49	0	15	31	31,31%	1,230	297	65	0	0	43,42%	1,219	292	113	3	31	22,77%			
Corporates	729	149	21	3	7	12	32,17%	718	138	42	3	12	28,05%	706	134	58	3	12	26,77%			
of which: SME	1,684	273	98	16	46	46	46,46%	1,829	276	175	15	10	40,31%	1,771	296	274	14	12	31			
Retail	136	86	24	2	3	7	50,91%	138	86	4	2	4	47,89%	137	86	53	2	16	47,00%			
of which: SME	1,456	893	26	12	46	46	46,46%	1,726	796	61	14	10	41,31%	1,716	782	61	14	16	31			
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Standardised Total	6,374	1,680	171	30	33	73	42,52%	6,267	1,666	323	25	31	119	38,53%</								







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

(mln EUR, %)	31/12/2023													31/12/2024													31/12/2025												
	31/12/2023				31/12/2023				31/12/2023				31/12/2024				31/12/2024				31/12/2024				31/12/2025				31/12/2025				31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
Rational governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%						
Corporates	188	188	120	0	0	0	36.20%	48	48	133	44	44	36.20%	28	28	98	31	31	108	36.20%	38	38	104	31	31	111	37.10%	39	39	111	37.10%								
of which: SME	366	69	99	7	7	7	27.70%	109	36	24	11	37	27.70%	157	10	39	10	10	10	27.70%	157	10	39	10	10	10	27.70%	157	10	39	10	10	27.70%						
Retail	2,714	768	366	56	310	34	38.10%	1,896	907	987	41	311	507	38.40%	1,554	954	811	31	290	507	38.50%	1,554	954	811	31	290	507	38.50%											
of which: SME	152	152	152	1	1	1	27.20%	152	152	152	1	152	152	27.20%	152	152	152	1	152	152	27.20%	152	152	152	1	152	152	27.20%											
Secured by mortgages on immovable security	86	1,104	320	1	241	50	21.00%	86	881	531	172	185	19.20%	86	881	531	172	185	19.20%	86	881	531	172	185	19.20%	86	881	531	172	185	19.20%								
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%							
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
Standardised Total	2,658	2,127	726	66	545	412	36.73%	2,334	1,898	1,278	45	484	556	51.37%	2,050	1,741	1,719	35	382	886	51.83%																		

(mln EUR, %)	31/12/2023													31/12/2024													31/12/2025												
	31/12/2023				31/12/2023				31/12/2023				31/12/2024				31/12/2024				31/12/2024				31/12/2025				31/12/2025				31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
Central banks	0	0	0	0	0	0	48.50%	0	0	0	0	0	44.20%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%							
Central governments	2,024	160	4	2	2	43.62%	2,138	46	11	1	4	40.02%	2,137	41	11	1	1	1	1	40.02%	2,137	41	11	1	1	1	40.02%	2,137	41	11	1	1	40.02%						
Rational governments or local authorities	299	11	2	2	2	21.30%	299	10	2	2	2	20.30%	299	10	2	2	2	2	2	20.30%	299	10	2	2	2	2	20.30%	299	10	2	2	2	20.30%						
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
International Organizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Corporates	159	77	10	1	1	45.35%	181	45	20	1	7	33.50%	178	45	23	1	0	0	0	33.50%	178	45	23	1	0	0	33.50%	178	45	23	1	0	33.50%						
of which: SME	13	54	1	1	1	40.00%	146	35	11	0	4	30.20%	146	35	11	0	0	0	30.20%	146	35	11	0	0	0	30.20%	146	35	11	0	0	30.20%							
Retail	116	17	1	1	1	37.00%	131	26	11	0	4	28.20%	129	26	11	0	0	0	28.20%	129	26	11	0	0	0	28.20%	129	26	11	0	0	28.20%							
Secured by mortgages on immovable security	106	34	16	1	4	35.01%	107	24	30	0	1	9	28.70%	98	19	30	0	0	0	28.70%	98	19	30	0	0	0	28.70%	98	19	30	0	0	28.70%						
of which: SME	2	1	0	0	0	38.89%	2	0	0	0	0	0	36.70%	1	0	0	0	0	36.70%	1	0	0	0	0	0	36.70%	1	0	0	0	0	36.70%							
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%							
Standardised Total	2,664	284	34	4	3	39.83%	2,664	131	67	3	22	32.21%	2,664	117	81	1	1	1	32.21%	2,664	117	81	1	1	1	32.21%	2,664	117	81	1	1	32.21%							

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

	31/12/2023												31/12/2024												31/12/2025											
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025															
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
(mln EUR, %)																																				
Central banks	1,073	0	0	0	0	0	48.30%	1,069	0	0	0	0	48.22%	1,068	0	0	0	0	0	0	0	0	48.30%													
Central governments	702	0	1	0	0	0	48.23%	701	0	0	0	0	48.17%	701	100	2	0	1	1	1	1	1	48.82%													
Regional governments or local authorities	2	1	0	0	0	0	22.62%	2	1	0	0	0	22.20%	2	1	0	0	0	0	0	0	0	22.30%													
Public sector entities	1	0	0	0	0	0	22.37%	2	2	0	0	0	22.07%	1	0	0	0	0	0	0	0	0	21.95%													
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Institutions	7	0	0	0	0	0	14.97%	7	0	0	0	0	14.63%	7	0	0	0	0	0	0	0	0	14.69%													
Corporates	110	14	0	0	0	0	31.24%	113	14	0	0	0	32.22%	113	0	0	0	0	0	0	0	0	31.57%													
of which: SME	127	11	4	0	0	0	31.29%	129	4	0	0	0	28.58%	129	4	0	0	0	0	0	0	0	27.53%													
Real estate	188	260	111	0	107	71	64.92%	188	677	265	0	89	127	88.16%	631	906	312	7	60	107	60	107	66.01%													
of which: SME	251	132	17	0	13	13	78.84%	249	98	31	1	1	22	71.38%	68	68	43	1	3	21	21	21	61.91%													
Secured by mortgages on immovable property	202	395	43	2	61	31	70.77%	208	348	84	2	50	51	69.56%	218	389	114	2	40	66	66	66	57.80%													
of which: SME	0	11	0	0	0	0	72.87%	0	98	31	1	1	0	68.78%	0	0	0	0	0	0	0	0	68.41%													
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Standardised Total	3,169	1,493	162	9	169	104	64.51%	3,206	995	323	9	130	187	67.90%	3,109	974	441	9	103	248	103	248	56.19%													

	31/12/2023												31/12/2024												31/12/2025											
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025															
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
(mln EUR, %)																																				
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Corporates	94	50	22	1	1	8	38.73%	105	27	31	1	11	32.19%	104	23	38	1	0	12	12	12	30.62%														
of which: SME	154	80	31	1	1	1	32.77%	162	10	20	0	5	27.26%	160	17	23	0	0	21	21	21	26.25%														
Real estate	473	170	66	10	17	17	76.56%	490	126	104	0	0	22.90%	476	169	110	0	0	110	110	110	61.72%														
Secured by mortgages on immovable property	415	68	25	1	1	1	69.01%	441	81	31	1	4	64.62%	41	71	49	1	4	31	31	31	62.94%														
of which: SME	0	101	14	1	0	0	57.69%	431	21	1	0	12	52.30%	441	42	30	1	7	15	15	15	56.26%														
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Standardised Total	93	327	102	13	19	67	66.13%	1,017	235	160	12	12	60.97%	1,021	189	202	12	12	12	12	12	12	59.81%													

	31/12/2023												31/12/2024												31/12/2025											
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025															
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
(mln EUR, %)																																				
Central banks	0	0	0	0	0	0	48.34%	0	0	0	0	0	48.20%	0	0	0	0	0	0	0	0	0	48.72%													
Central governments	665	0	1	0	0	0	48.24%	656	0	1	0	0	48.20%	654	0	2	0	0	1	1	1	1	48.70%													
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Institutions	7	0	0	0	0	0	14.75%	7	0	0	0	0	14.31%	7	0	0	0	0	0	0	0	0	14.26%													
Corporates	7	10	0	0	0	0	30.48%	16	0	0	0	0	30.40%	15	0	0	0	0	0	0	0	0	30.42%													
of which: SME	0	0	0	0	0	0	30.28%	0	0	0	0	0	30.20%	0	0	0	0	0	0	0	0	0	30.96%													
Real estate	17	64	42	0	39	39	69.81%	38	62	41	0	41	66.71%	38	54	12	0	7	42	42	42	42	71.78%													
Secured by mortgages on immovable property	179	1,464	166	0	146	119	71.48%	338	1,171	268	0	127	82%	356	1,261	312	0	112	112	112	112	112	66.71%													
of which: SME	4	36	10	0	4	4	58.34%	4	26	14	4	11	57.42%	4	10	14	4	3	14	14	14	14	54.81%													
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%													
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00													



**2023 EU-wide Stress Test: Credit risk COVID-19 IRB**  
 Raiffeisen Bank International AG

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
RUSSIAN FEDERATION	Central banks														
	Central governments														
	Establishments														
	Corporates														
		Corporates - OF which: Specialised Lending													
		Corporates - OF which: SME													
	Retail	Retail - Secured on real estate assets													
		Retail - Secured on real estate assets - OF which: SME													
		Retail - Secured on real estate assets - OF which: non-SME													
		Retail - Qualifying Residential													
		Retail - Other Retail													
		Retail - Other Retail - OF which: SME													
		Retail - Other Retail - OF which: non-SME													
	Equity														
Securitisation															
Other non-credit obligation assets															
<b>IRB TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

		Public guarantees - Actual														
		31/12/2022														
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
		A-IRB	F-IRB	A-IRB	F-IRB											
ROMANIA	Central banks															
	Central governments															
	Establishments															
	Corporates															
		Corporates - OF which: Specialised Lending	0	306	0	306	300	300	34	34	0	7	300	34	2	307%
		Corporates - OF which: SME														
	Retail	Retail - Secured on real estate assets														
		Retail - Secured on real estate assets - OF which: SME														
		Retail - Secured on real estate assets - OF which: non-SME														
		Retail - Qualifying Residential														
		Retail - Other Retail														
		Retail - Other Retail - OF which: SME														
		Retail - Other Retail - OF which: non-SME														
	Equity															
Securitisation																
Other non-credit obligation assets																
<b>IRB TOTAL</b>		<b>0</b>	<b>306</b>	<b>0</b>	<b>306</b>	<b>300</b>	<b>300</b>	<b>34</b>	<b>34</b>	<b>0</b>	<b>7</b>	<b>300</b>	<b>34</b>	<b>2</b>	<b>307%</b>	

		Public guarantees - Actual														
		31/12/2022														
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
		A-IRB	F-IRB	A-IRB	F-IRB											
GERMANY	Central banks															
	Central governments															
	Establishments															
	Corporates															
		Corporates - OF which: Specialised Lending	0	2	0	2	0	0	2	2	0	0	0	2	0	
		Corporates - OF which: SME														
	Retail	Retail - Secured on real estate assets														
		Retail - Secured on real estate assets - OF which: SME														
		Retail - Secured on real estate assets - OF which: non-SME														
		Retail - Qualifying Residential														
		Retail - Other Retail														
		Retail - Other Retail - OF which: SME														
		Retail - Other Retail - OF which: non-SME														
	Equity															
Securitisation																
Other non-credit obligation assets																
<b>IRB TOTAL</b>		<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>		

		Public guarantees - Actual														
		31/12/2022														
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	
		A-IRB	F-IRB	A-IRB	F-IRB											
HUNGARY	Central banks															
	Central governments															
	Establishments															
	Corporates															
		Corporates - OF which: Specialised Lending	0	200	0	200	0	0	15	15	130	1	1	130	1	110%
		Corporates - OF which: SME														
	Retail	Retail - Secured on real estate assets														
		Retail - Secured on real estate assets - OF which: SME														
		Retail - Secured on real estate assets - OF which: non-SME														
		Retail - Qualifying Residential														
		Retail - Other Retail														
		Retail - Other Retail - OF which: SME														
		Retail - Other Retail - OF which: non-SME														
	Equity															
Securitisation																
Other non-credit obligation assets																
<b>IRB TOTAL</b>		<b>0</b>	<b>200</b>	<b>0</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>130</b>	<b>1</b>	<b>1</b>	<b>130</b>	<b>1</b>	<b>110%</b>	















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

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
Central banks												
Central governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organizations												
Institutions												
Counterparty												
In default												
Retail												
In default												
Secured by mortgages on immovable property												
In default												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitization												
Other exposures												
Standardized Total												

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
Central banks												
Central governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organizations												
Institutions												
Counterparty												
In default												
Retail												
In default												
Secured by mortgages on immovable property												
In default												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitization												
Other exposures												
Standardized Total												

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
Central banks												
Central governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organizations												
Institutions												
Counterparty												
In default												
Retail												
In default												
Secured by mortgages on immovable property												
In default												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitization												
Other exposures												
Standardized Total												

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
Central banks												
Central governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organizations												
Institutions												
Counterparty												
In default												
Retail												
In default												
Secured by mortgages on immovable property												
In default												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitization												
Other exposures												
Standardized Total												

















# 2023 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)								
Exposure values	SEC-IRBA	7,610						
	SEC-SA	2,297						
	SEC-ERBA	445						
	SEC-IAA	0						
	<b>Total</b>	<b>10,352</b>						
REA	SEC-IRBA	1,143	1,357	1,584	1,826	1,389	4,551	9,970
	SEC-SA	383	443	511	583	460	1,487	3,176
	SEC-ERBA	91	98	109	121	101	120	144
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	<b>Total</b>	<b>1,618</b>	<b>1,898</b>	<b>2,203</b>	<b>2,530</b>	<b>1,950</b>	<b>6,158</b>	<b>13,290</b>
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Risk exposure amounts

Raiffeisen Bank International AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	77,826	82,140	83,896	86,561	86,654	89,336	98,352
Risk exposure amount for securitisations and re-securitisations	1,618	1,898	2,203	2,530	1,950	6,158	13,290
Risk exposure amount other credit risk	76,208	80,242	81,693	84,031	84,704	83,179	85,062
Risk exposure amount for market risk	7,169	7,169	7,169	7,169	7,396	7,387	7,393
Risk exposure amount for operational risk	12,667	12,667	12,667	12,667	12,667	12,667	12,667
Other risk exposure amounts	0	0	0	0	0	0	0
<b>Total risk exposure amount</b>	<b>97,662</b>	<b>101,975</b>	<b>103,732</b>	<b>106,397</b>	<b>106,717</b>	<b>109,390</b>	<b>118,413</b>
<b>Total Risk exposure amount (transitional)</b>	<b>97,662</b>	<b>101,975</b>	<b>103,732</b>	<b>106,397</b>	<b>106,717</b>	<b>109,390</b>	<b>118,413</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>97,430</b>	<b>101,771</b>	<b>103,629</b>	<b>106,397</b>	<b>106,512</b>	<b>109,288</b>	<b>118,413</b>

# 2023 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
<b>A</b>	<b>OWN FUNDS</b>			<b>19,700</b>	<b>21,383</b>	<b>22,933</b>	<b>23,739</b>	<b>17,732</b>	<b>18,834</b>	<b>19,035</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>15,642</b>	<b>17,247</b>	<b>18,695</b>	<b>19,399</b>	<b>13,596</b>	<b>14,596</b>	<b>14,695</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			5,971	5,971	5,971	5,971	5,971	5,971	5,971
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			13,326	15,132	16,992	18,789	12,125	13,196	14,532
<b>A.1.3</b>	Accumulated other comprehensive income			-3,571	-3,571	-3,571	-3,571	-3,847	-3,847	-3,847
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			0	0	0	0	-277	-277	-277
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			0	0	0	0	0	0	0
<b>A.1.3.3</b>	Other OCI contributions			-3,571	-3,571	-3,571	-3,571	-3,571	-3,571	-3,571
<b>A.1.4</b>	Other Reserves			-403	-403	-403	-403	-403	-403	-403
<b>A.1.5</b>	Funds for general banking risk			0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			607	607	607	607	607	607	607
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			-50	-50	-50	-50	-110	-110	-110
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-93	-93	-93	-93	-154	-154	-154
<b>A.1.7.2</b>	Cash flow hedge reserve			51	51	51	51	51	51	51
<b>A.1.7.3</b>	Other adjustments			-8	-8	-8	-8	-8	-8	-8
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-605	-650	-694	-737	-625	-660	-694
<b>A.1.8.1</b>	of which: Goodwill (-)			-57	-57	-57	-57	-57	-57	-57
<b>A.1.8.2</b>	of which: Software assets (-)			-456	-501	-545	-588	-476	-511	-545
<b>A.1.8.3</b>	of which: Other intangible assets (-)			-92	-92	-92	-92	-92	-92	-92
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-23	0	0	0	-538	0	0
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			-1	-193	-1	-1	-1	-1	-1
<b>A.1.11</b>	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0



# 2023 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>1,676</b>	<b>1,676</b>	<b>1,676</b>	<b>1,676</b>	<b>1,676</b>	<b>1,676</b>	<b>1,676</b>
	A.2.1	Additional Tier 1 Capital instruments		1,676	1,676	1,676	1,676	1,676	1,676	1,676
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>17,317</b>	<b>18,922</b>	<b>20,370</b>	<b>21,074</b>	<b>15,271</b>	<b>16,272</b>	<b>16,370</b>
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>2,383</b>	<b>2,460</b>	<b>2,563</b>	<b>2,665</b>	<b>2,460</b>	<b>2,563</b>	<b>2,665</b>
	A.4.1	Tier 2 Capital instruments		2,383	2,383	2,383	2,383	2,383	2,383	2,383
	A.4.2	Other Tier 2 Capital components and deductions		282	282	282	282	282	282	282
	A.4.3	Tier 2 transitional adjustments		-282	-205	-102	0	-205	-102	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-282	-205	-102	0	-205	-102	0
	A.5	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>97,662</b>	<b>101,975</b>	<b>103,732</b>	<b>106,397</b>	<b>106,717</b>	<b>109,390</b>	<b>118,413</b>
	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	<b>Common Equity Tier 1 Capital ratio</b>		<b>16.02%</b>	<b>16.91%</b>	<b>18.02%</b>	<b>18.23%</b>	<b>12.74%</b>	<b>13.34%</b>	<b>12.41%</b>
	C.2	<b>Tier 1 Capital ratio</b>		<b>17.73%</b>	<b>18.56%</b>	<b>19.64%</b>	<b>19.81%</b>	<b>14.31%</b>	<b>14.88%</b>	<b>13.82%</b>
	C.3	<b>Total Capital ratio</b>		<b>20.17%</b>	<b>20.97%</b>	<b>22.11%</b>	<b>22.31%</b>	<b>16.62%</b>	<b>17.22%</b>	<b>16.08%</b>
Fully loaded CAPITAL	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>15,169</b>	<b>16,657</b>	<b>18,400</b>	<b>19,399</b>	<b>13,006</b>	<b>14,301</b>	<b>14,695</b>
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>16,845</b>	<b>18,332</b>	<b>20,075</b>	<b>21,074</b>	<b>14,681</b>	<b>15,977</b>	<b>16,370</b>
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>19,510</b>	<b>20,997</b>	<b>22,740</b>	<b>23,739</b>	<b>17,346</b>	<b>18,642</b>	<b>19,035</b>

# 2023 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.57%	16.37%	17.76%	18.23%	12.21%	13.09%	12.41%
	E.2	Tier 1 Capital ratio		17.29%	18.01%	19.37%	19.81%	13.78%	14.62%	13.82%
	E.3	Total Capital ratio		20.02%	20.63%	21.94%	22.31%	16.29%	17.06%	16.08%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		235,640	235,640	235640	235640	235640	235640	235640
	H.2	Total leverage ratio exposures (fully loaded)		235,640	235,640	235640	235640	235640	235640	235640
	H.3	Leverage ratio (transitional)		7.35%	8.03%	8.64%	8.94%	6.48%	6.91%	6.95%
	H.4	Leverage ratio (fully loaded)		7.15%	7.78%	8.52%	8.94%	6.23%	6.78%	6.95%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.36%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
	P.3	O-SII buffer		1.00%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.6	Combined buffer		4.86%	5.17%	5.17%	5.17%	5.17%	5.17%	5.17%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.20%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%
	R.1.1	of which: CET1		1.24%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
	R.1.2	of which: AT1		1.65%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.20%	10.58%	10.58%	10.58%	10.58%	10.58%	10.58%
	R.2.1	of which: CET1		5.74%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.06%	15.75%	15.75%	15.75%	15.75%	15.75%	15.75%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.59%	11.12%	11.12%	11.12%	11.12%	11.12%	11.12%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		15,169						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		97,662						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.57%						

## 2023 EU-wide Stress Test: P&L

Raiffeisen Bank International AG

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
<b>Net interest income</b>	5,050	5,052	4,981	4,903	4,094	4,622	4,575
Interest income	7,249	14,410	12,923	10,877	16,819	15,638	13,095
Interest expense	-2,198	-9,359	-7,942	-5,975	-12,725	-11,015	-8,499
<b>Dividend income</b>	39	39	39	39	20	20	20
<b>Net fee and commission income</b>	3,846	3,721	3,643	3,569	2,985	2,989	2,998
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	531	15	15	15	-459	11	11
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					8		
Other operating income not listed above, net	105	194	194	194	-122	192	192
<b>Total operating income, net</b>	9,572	9,021	8,872	8,720	6,525	7,834	7,796
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-883	-712	-650	-586	-3,371	-1,351	-894
Other income and expenses not listed above, net	-4,486	-4,358	-4,127	-4,177	-4,870	-4,298	-3,967
<b>Profit or (-) loss before tax from continuing operations</b>	4,203	3,951	4,095	3,957	-1,716	2,184	2,936
Tax expenses or (-) income related to profit or loss from continuing operations	-855	-1,186	-1,229	-1,187	515	-538	-881
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	453						
<b>Profit or (-) loss for the year</b>	<b>3,800</b>	<b>2,765</b>	<b>2,867</b>	<b>2,770</b>	<b>-1,201</b>	<b>1,646</b>	<b>2,055</b>
Amount of dividends paid and minority interests after MDA-related adjustments	171	959	1,006	973	0	574	719
<b>Attributable to owners of the parent net of estimated dividends</b>	3,629	1,806	1,860	1,797	-1,201	1,072	1,336
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0

# 2023 EU-wide Stress Test: Major capital measures and realised losses

Raiffeisen Bank International AG

(mln EUR)

<b>Issuance of CET 1 Instruments 01 January to 31 March 2023</b>	<b>Impact on Common Equity Tier 1</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 31 March 2023</b>	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0