2025 EU-wide Stress Test

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

Note: The published results include the Russian subsidiaries of RBI. Excluding the Russian subsidiaries, and in line with the dual steering approach communicated by RBI, the starting point for the CET1 ratio in fully loaded terms would be 192 bps lower, and the CET1 ratio depletion under the adverse scenario in fully loaded terms would be 342 bps.

2025 EU-wide Stress Test: Summary

Raiffeisen Bank International AG

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
RowNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	5,777		5,652	5,678	5,660	4,338	4,728	4,827
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-38		0	0	0	-468	72	72
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-149		-353	-507	-547	-1,449	-834	-1,885
4	**Profit or (-) loss for the year**	**1,374**		**2,658**	**2,534**	**2,427**	**-306**	**1,225**	**599**
5	Coverage ratio: non-performing exposure (%)	54.92%		49.49%	45.20%	42.75%	47.80%	42.88%	40.80%
6	Common Equity Tier 1 capital	16,334	16,335	17,623	18,616	19,560	15,392	15,749	15,592
7	Total Risk exposure amount (all transitional adjustments included)	95,600	92,988	94,475	95,025	96,198	97,651	97,829	99,123
8	**Common Equity Tier 1 ratio, %**	**17.09%**	**17.57%**	**18.65%**	**19.59%**	**20.33%**	**15.76%**	**16.10%**	**15.73%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**16.78%**	**16.78%**	**17.95%**	**19.02%**	**19.89%**	**15.11%**	**15.57%**	**15.17%**
10	Tier 1 capital	18,178	18,179	19,466	20,460	21,404	17,236	17,592	17,436
11	Total leverage ratio exposures	231,662		231,662	231,662	231,662	231,662	231,662	231,662
12	**Leverage ratio, %**	**7.85%**	**7.85%**	**8.40%**	**8.83%**	**9.24%**	**7.44%**	**7.59%**	**7.53%**
13	**Fully loaded leverage ratio, %**	**7.81%**	**7.81%**	**8.40%**	**8.83%**	**9.24%**	**7.44%**	**7.59%**	**7.53%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
1	Raiffeisen Bank International AG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			6,658	0			2,411	0	3,403	341	0	0	1	0	-
6		Corporates	0	0	42,093	1,989	0	0	23,404	0	46,090	6,389	1,909	144	239	919	48.16%
7		Corporates - Of Which: Specialised Lending	0	0	6,197	555	0	0	4,052	0	6,068	785	489	37	30	131	26.71%
8		Corporates - Of Which: SME general corporates	0	0	4,061	160	0	0	2,423	0	4,806	1,018	157	28	28	103	65.37%
9		Corporates - Of Which: Purchased receivables	0	0	764	3	0	0	200	0	810	0	3	0	0	2	62.72%
10		Retail	28,444	591			9,823	434			24,078	4,174	595	60	130	332	55.70%
11		Retail - Secured by residential estate property	20,388	201			4,554	136			17,504	3,004	201	12	48	66	32.77%
12		Retail - Qualifying Revolving	1,338	22			670	10			768	224	25	3	6	15	58.74%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	6,719	368			4,599	288			5,806	946	369	46	76	251	67.99%
15		Retail - Other Retail - Of Which: SME	601	41			294	27			527	88	42	2	6	28	65.38%
16		Retail - Other Retail - Of Which: non-SME	6,117	327			4,305	261			5,279	858	327	43	70	224	68.32%
17		Collective investments undertakings (CIU)	0	0	116	0	0	0	17	0	0	0	0	0	0	0	-
18		Equity	129	0			246	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	7,112	0			1,962	0			0	0	0	0	0	0	0.00%
21		**TOTAL**	**35,686**	**591**	**48,867**	**1,989**	**12,031**	**435**	**25,832**	**0**	73,571	10,903	2,504	205	369	1,251	49.95%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
22	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			1,187	0			336	0	1,152	174	0	0	0	0	-
27		Corporates	0	0	7,823	378	0	0	3,173	0	8,930	1,217	312	9	20	144	46.21%
28		Corporates - Of Which: Specialised Lending	0	0	527	221	0	0	344	0	443	65	155	1	2	30	19.62%
29		Corporates - Of Which: SME general corporates	0	0	9	0	0	0	6	0	14	5	0	0	0	0	99.92%
30		Corporates - Of Which: Purchased receivables	0	0	312	3	0	0	74	0	346	0	3	0	0	2	62.72%
31		Retail	7,014	50			1,051	26			5,389	1,731	50	1	5	6	11.22%
32		Retail - Secured by residential estate property	6,937	47			1,012	22			5,319	1,722	47	1	4	4	8.76%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	81.44%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	77	2			39	3			69	9	2	0	0	1	57.53%
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	77	2			39	3			69	9	2	0	0	1	57.53%
38		Collective investments undertakings (CIU)	0	0	112	0	0	0	10	0	0	0	0	0	0	0	-
39		Equity	59	0			134	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	217	0			217	0			0	0	0	0	0	0	-
42		**TOTAL**	**7,289**	**50**	**9,122**	**378**	**1,402**	**26**	**3,518**	**0**	15,470	3,122	362	10	25	150	41.40%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			209	0			101	0	105	97	0	0	0	0	-
48		Corporates	0	0	4,744	56	0	0	2,683	0	5,651	1,206	56	23	26	33	58.62%
49		Corporates - Of Which: Specialised Lending	0	0	1,349	5	0	0	821	0	1,716	50	5	8	2	1	26.46%
50		Corporates - Of Which: SME general corporates	0	0	879	11	0	0	559	0	882	426	11	3	9	4	37.80%
51		Corporates - Of Which: Purchased receivables	0	0	43	0	0	0	15	0	43	0	0	0	0	0	-
52		Retail	6,911	108			2,463	55			5,911	872	109	15	31	54	49.72%
53		Retail - Secured by residential estate property	4,741	39			1,155	17			4,021	667	39	2	20	8	19.52%
54		Retail - Qualifying Revolving	246	6			142	4			149	47	6	1	2	5	74.58%
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	1,924	64			1,166	35			1,741	158	64	12	9	42	65.63%
57		Retail - Other Retail - Of Which: SME	392	21			189	11			319	48	22	2	2	16	74.82%
58		Retail - Other Retail - Of Which: non-SME	1,532	42			977	23			1,422	110	42	11	7	26	60.97%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	1	0			3	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	18	0			18	0			0	0	0	0	0	0	-
63		**TOTAL**	**6,930**	**108**	**4,953**	**56**	**2,484**	**55**	**2,784**	**0**	11,667	2,174	165	38	58	87	52.75%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
64	SLOVAKIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			219	0			57	0	170	0	0	0	0	0	-
69		Corporates	0	0	3,050	51	0	0	1,641	0	4,420	215	51	26	5	30	58.47%
70		Corporates - Of Which: Specialised Lending	0	0	1,141	22	0	0	681	0	1,291	16	22	11	1	9	41.13%
71		Corporates - Of Which: SME general corporates	0	0	580	27	0	0	291	0	916	99	27	6	3	19	69.49%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	8,113	142			2,440	122			7,384	587	142	17	24	80	56.34%
74		Retail - Secured by residential estate property	6,850	56			1,649	48			6,593	154	56	7	4	22	38.19%
75		Retail - Qualifying Revolving	214	4			94	3			114	38	4	1	1	2	68.66%
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	1,050	82			698	72			676	394	82	9	19	56	68.31%
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	100.00%
79		Retail - Other Retail - Of Which: non-SME	1,050	82			698	72			676	394	82	9	19	56	68.31%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	2	0			3	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	6	0			6	0			0	0	0	0	0	0	-
84		**TOTAL**	**8,122**	**142**	**3,270**	**51**	**2,449**	**122**	**1,697**	**0**	11,974	802	193	42	29	110	56.90%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			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							
85	ROMANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			135	0			101	0	56	38	0	0	0	0	-
90		Corporates	0	0	4,112	49	0	0	2,543	0	4,791	438	48	30	13	35	72.75%
91		Corporates - Of Which: Specialised Lending	0	0	969	6	0	0	669	0	891	181	5	2	8	4	88.15%
92		Corporates - Of Which: SME	0	0	694	8	0	0	420	0	919	107	8	7	2	5	57.30%
93		Corporates - Of Which: Purchased receivables	0	0	1	0	0	0	1	0	1	0	0	0	0	0	-
94		Retail	4,128	178			2,146	141			3,497	587	180	15	24	121	66.95%
95		Retail - Secured by residential estate property	1,351	44			404	40			1,211	305	44	0	2	23	53.59%
96		Retail - Qualifying Revolving	795	11			392	3			449	121	13	1	2	6	48.55%
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	1,982	124			1,350	98			1,836	160	124	13	19	91	73.56%
99		Retail - Other Retail - Of Which: SME	196	18			98	15			183	28	18	1	4	10	53.33%
100		Retail - Other Retail - Of Which: non-SME	1,786	106			1,252	83			1,654	132	106	13	15	81	77.04%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	7	0			10	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	60	0			60	0			0	0	0	0	0	0	-
105		**TOTAL**	**4,195**	**178**	**4,246**	**49**	**2,215**	**141**	**2,644**	**0**	8,344	1,062	229	46	36	156	68.17%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
106	RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			0	0			0	0	0	0	0	0	0	0	-
111		Corporates	0	0	2,008	102	0	0	2,336	0	1,082	529	99	1	98	68	68.15%
112		Corporates - Of Which: Specialised Lending	0	0	205	25	0	0	121	0	146	60	25	0	1	2	8.13%
113		Corporates - Of Which: SME general corporates	0	0	58	22	0	0	39	0	40	12	22	0	0	20	91.84%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	22	0			7	0			20	1	0	0	0	0	81.01%
116		Retail - Secured by residential estate property	19	0			4	0			17	1	0	0	0	0	-
117		Retail - Qualifying Revolving	1	0			1	0			1	0	0	0	0	0	79.35%
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	2	0			2	0			2	0	0	0	0	0	81.26%
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	2	0			2	0			2	0	0	0	0	0	81.26%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	4	0			5	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	49	0			49	0			0	0	0	0	0	0	-
126		**TOTAL**	**75**	**0**	**2,008**	**102**	**61**	**0**	**2,336**	**0**	1,102	530	100	1	98	68	68.18%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
127	HUNGARY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			274	0			72	0	61	1	0	0	0	0	-
132		Corporates	0	0	2,580	104	0	0	1,600	0	2,514	737	97	21	25	38	39.50%
133		Corporates - Of Which: Specialised Lending	0	0	868	43	0	0	655	0	574	332	43	12	16	9	22.07%
134		Corporates - Of Which: SME general corporates	0	0	246	8	0	0	142	0	274	99	6	3	4	5	79.48%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	595	24			641	16			431	193	25	5	29	16	63.21%
137		Retail - Secured by residential estate property	342	13			296	9			226	123	14	2	17	9	66.11%
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	77.21%
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	253	11			344	7			205	70	11	4	12	7	59.74%
141		Retail - Other Retail - Of Which: SME	13	2			7	1			25	11	2	0	0	2	72.14%
142		Retail - Other Retail - Of Which: non-SME	239	9			337	6			180	58	9	4	12	5	56.44%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	15	0			15	0			0	0	0	0	0	0	-
147		**TOTAL**	**610**	**24**	**2,854**	**104**	**656**	**16**	**1,672**	**0**	3,007	931	122	27	54	54	44.34%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			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							
148	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			721	0			287	0	236	0	0	0	0	0	-
153		Corporates	0	0	3,841	931	0	0	1,870	0	3,659	517	928	5	8	351	37.77%
154		Corporates - Of Which: Specialised Lending	0	0	367	233	0	0	242	0	224	45	233	0	1	74	31.84%
155		Corporates - Of Which: SME general corporates	0	0	171	3	0	0	80	0	167	18	1	0	0	1	61.69%
156		Corporates - Of Which: Purchased receivables	0	0	226	0	0	0	57	0	226	0	0	0	0	0	-
157		Retail	39	1			10	0			26	13	1	0	0	0	32.86%
158		Retail - Secured by residential estate property	37	0			8	0			25	13	0	0	0	0	24.48%
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	97.25%
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	1	0			1	0			1	0	0	0	0	0	69.16%
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	1	0			1	0			1	0	0	0	0	0	69.16%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	1	0			2	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		**TOTAL**	**40**	**1**	**4,562**	**931**	**12**	**0**	**2,157**	**0**	3,921	531	929	5	8	351	37.77%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			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							
169		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Institutions			66	0			34	0	57	0	0	0	0	0	-
174		Corporates	0	0	744	48	0	0	437	0	906	130	48	3	7	26	53.58%
175		Corporates - Of Which: Specialised Lending	0	0	61	0	0	0	36	0	81	4	0	0	0	0	0.00%
176		Corporates - Of Which: SME general corporates	0	0	195	37	0	0	117	0	221	62	37	1	2	17	47.28%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
178	CROATIA	Retail	1	0			1	0			1	0	0	0	0	0	77.99%
179		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
180		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	74.47%
181		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
182		Retail - Other Retail	1	0			1	0			0	0	0	0	0	0	78.14%
183		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
184		Retail - Other Retail - Of Which: non-SME	1	0			1	0			0	0	0	0	0	0	78.14%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Equity	1	0			1	0			0	0	0	0	0	0	-
187		Securitisation															
188		Other non-credit obligation assets	27	0			27	0			0	0	0	0	0	0	0.00%
189		TOTAL	29	0	810	48	28	0	472	0	964	130	48	3	7	26	53.65%

RowNum		(mln EUR, %)															
			Restated 31/12/2024*														
			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							
190		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Institutions			20	0			18	0	20	0	0	0	0	0	-
195		Corporates	0	0	1,469	21	0	0	1,102	0	1,792	223	21	5	18	13	61.33%
196		Corporates - Of Which: Specialised Lending	0	0	76	0	0	0	62	0	80	0	0	0	0	0	-
197		Corporates - Of Which: SME general corporates	0	0	516	5	0	0	326	0	660	50	5	2	3	2	45.45%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	474	19			349	16			391	78	20	1	7	9	45.75%
200	SERBIA	Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
201		Retail - Qualifying Revolving	61	1			27	1			40	16	1	0	0	1	42.87%
202		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
203		Retail - Other Retail	413	18			322	15			351	62	18	1	6	8	45.99%
204		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	413	18			322	15			351	62	18	1	6	8	45.99%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
207		Equity	0	0			0	0			0	0	0	0	0	0	-
208		Securitisation															
209		Other non-credit obligation assets	6	0			6	0			0	0	0	0	0	0	-
210		TOTAL	480	19	1,489	21	355	16	1,120	0	2,203	302	41	6	25	22	53.87%

RowNum		(mln EUR, %)															
			Restated 31/12/2024*														
			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							
211		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
215		Institutions			0	0			0	0	0	0	0	0	0	0	-
216		Corporates	0	0	30	1	0	0	49	0	1	46	1	0	2	0	54.43%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	0	0	2	0	0	0	2	0	1	2	0	0	0	0	80.39%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
220	UKRAINE	Retail	43	1			26	0			37	4	1	0	0	1	78.23%
221		Retail - Secured by residential estate property	22	0			5	0			20	2	0	0	0	0	-
222		Retail - Qualifying Revolving	6	0			4	0			4	0	0	0	0	0	79.86%
223		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
224		Retail - Other Retail	16	1			17	0			14	2	1	0	0	1	77.94%
225		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
226		Retail - Other Retail - Of Which: non-SME	16	1			17	0			14	2	1	0	0	1	77.94%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
228		Equity	0	0			0	0			0	0	0	0	0	0	-
229		Securitisation															
230		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
231		TOTAL	43	1	30	1	26	0	49	0	38	50	2	0	2	1	66.37%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

Raiffeisen Bank International AG

RowNum	(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
1	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5	Institutions	3,356	386	2	1	1	1	44.35%	3,355	384	5	1	1	2	44.32%	3,262	473	8	1	1	4	44.28%
6	Corporates	45,190	6,810	2,387	93	72	1,068	44.74%	44,780	6,750	2,857	92	67	1,209	42.30%	44,550	6,529	3,308	91	64	1,342	40.58%
7	Corporates - Of Which: Specialised Lending	5,956	800	587	20	15	157	26.73%	5,883	759	700	20	13	184	26.33%	5,830	699	813	20	11	211	26.00%
8	Corporates - Of Which: SME general corporates	4,704	1,028	248	20	13	129	52.08%	4,599	1,037	345	20	13	157	45.62%	4,539	1,002	439	20	12	184	41.98%
9	Corporates - Of Which: Purchased receivables	505	302	7	0	0	3	42.09%	428	375	10	0	0	3	33.61%	581	217	15	0	0	4	29.20%
10	Retail	22,142	5,526	1,180	87	145	618	52.43%	21,344	5,780	1,723	73	141	814	47.26%	20,742	5,883	2,222	69	136	992	44.64%
11	Retail - Secured by residential estate property	15,932	4,311	465	16	76	138	29.58%	15,419	4,549	741	14	75	177	23.81%	15,043	4,667	999	14	73	213	21.30%
12	Retail - Qualifying Revolving	651	318	49	4	4	29	59.31%	636	312	70	3	4	39	55.77%	626	304	87	3	4	47	54.13%
13	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14	Retail - Other Retail	5,559	897	665	67	65	452	67.91%	5,289	920	912	55	62	599	65.67%	5,073	912	1,136	52	59	732	64.44%
15	Retail - Other Retail - Of Which: SME	505	85	67	5	4	45	66.86%	483	86	88	4	4	55	62.47%	469	82	106	4	3	64	60.17%
16	Retail - Other Retail - Of Which: non-SME	5,054	812	599	62	60	407	68.02%	4,806	834	824	51	59	544	66.01%	4,605	830	1,030	48	56	668	64.87%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19	Securitisation																					
20	Other non-credit obligation assets	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.03%
21	TOTAL	70,687	12,722	3,569	181	218	1,687	47.28%	69,479	12,914	4,585	166	209	2,025	44.17%	68,555	12,885	5,538	161	201	2,338	42.22%

AUSTRIA

RowNum	(mln 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 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
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
22	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26	Institutions	1,145	179	1	0	0	0	44.38%	1,111	212	2	0	1	1	44.34%	1,080	242	3	0	1	1	44.31%
27	Corporates	8,722	1,354	383	8	18	166	43.20%	8,533	1,484	442	8	17	183	41.32%	8,568	1,394	497	8	16	199	39.98%
28	Corporates - Of Which: Specialised Lending	439	61	162	1	2	32	19.82%	433	58	172	2	1	34	20.04%	426	55	182	2	1	37	20.22%
29	Corporates - Of Which: SME general corporates	14	5	0	0	0	0	50.04%	14	5	1	0	0	0	40.18%	14	4	1	0	0	0	36.25%
30	Corporates - Of Which: Purchased receivables	263	82	4	0	0	2	56.57%	244	100	5	0	0	2	49.92%	262	82	6	0	0	3	44.15%
31	Retail	4,650	2,396	123	1	10	17	13.45%	4,329	2,622	218	1	11	20	9.18%	4,086	2,776	307	1	11	23	7.56%
32	Retail - Secured by residential estate property	4,587	2,383	119	1	10	15	12.48%	4,268	2,608	212	1	10	18	8.52%	4,027	2,762	300	1	11	21	7.05%
33	Retail - Qualifying Revolving	0	0	0	0	0	0	67.24%	0	0	0	0	0	0	63.20%	0	0	0	0	0	0	62.55%
34	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35	Retail - Other Retail	63	13	5	0	0	2	38.90%	61	13	6	0	0	2	32.36%	59	14	7	0	0	2	29.10%
36	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%
37	Retail - Other Retail - Of Which: non-SME	63	13	5	0	0	2	38.90%	61	13	6	0	0	2	32.36%	59	14	7	0	0	2	29.10%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40	Securitisation																					
41	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42	TOTAL	14,517	3,929	507	9	28	183	35.98%	13,974	4,318	662	9	28	204	30.74%	13,734	4,412	807	9	28	223	27.65%

CZECH REPUBLIC

RowNum	(mln 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 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
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
43	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47	Institutions	88	114	0	0	0	0	44.40%	102	100	0	0	0	0	44.35%	98	103	1	0	0	0	44.32%
48	Corporates	5,585	1,175	153	17	11	58	37.89%	5,527	1,145	242	15	10	81	33.26%	5,453	1,135	325	15	10	101	31.14%
49	Corporates - Of Which: Specialised Lending	1,697	45	28	5	1	7	26.09%	1,676	42	52	5	1	13	25.61%	1,656	39	74	5	1	19	25.29%
50	Corporates - Of Which: SME general corporates	869	415	36	3	3	9	25.38%	859	399	61	3	3	14	22.98%	842	391	86	3	3	19	22.00%
51	Corporates - Of Which: Purchased receivables	20	21	1	0	0	0	24.64%	20	20	3	0	0	1	24.54%	20	19	4	0	0	1	24.46%
52	Retail	5,734	975	182	16	44	89	48.71%	5,644	979	269	14	45	114	42.41%	5,565	975	351	14	44	138	39.19%
53	Retail - Secured by residential estate property	3,826	842	59	4	38	22	37.02%	3,803	827	97	4	38	30	31.55%	3,779	814	133	4	37	39	29.17%
54	Retail - Qualifying Revolving	162	28	11	1	1	6	54.79%	157	28	16	0	1	7	44.74%	154	27	20	0	1	8	39.94%
55	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56	Retail - Other Retail	1,746	105	111	12	5	60	54.31%	1,684	123	156	10	6	76	48.90%	1,631	134	198	10	7	91	45.84%
57	Retail - Other Retail - Of Which: SME	340	20	29	4	1	23	81.40%	333	21	35	3	1	29	81.33%	327	22	41	3	1	33	81.29%
58	Retail - Other Retail - Of Which: non-SME	1,406	86	83	8	4	37	44.87%	1,351	103	121	7	5	48	39.42%	1,305	112	157	7	6	58	36.65%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61	Securitisation																					
62	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63	TOTAL	11,408	2,264	336	33	55	147	43.76%	11,273	2,223	511	29	55	195	38.08%	11,116	2,214	677	28	54	239	35.33%

SLOVAKIA

RowNum	(mln 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 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
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
64	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66	Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67	Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68	Institutions	170	0	0	0	0	0	44.40%	170	0	0	0	0	0	44.36%	165	5	0	0	0	0	44.33%
69	Corporates	4,307	279	100	12	4	42	42.63%	4,270	259	157	12	5	58	36.63%	4,209	265	211	12	5	71	33.84%
70	Corporates - Of Which: Specialised Lending	1,275	14	40	4	1	13	33.37%	1,256	13	60	4	0	18	30.08%	1,237	12	80	4	0	23	28.38%
71	Corporates - Of Which: SME general corporates	874	126	41	3	2	22	54.11%	831	152	59	3	3	27	45.77%	816	151	75	3	3	31	41.45%
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73	Retail	6,783	977	353	31	36	192	54.45%	6,614	984	513	26	34	268	52.17%	6,497	954	662	24	31	337	50.93%
74	Retail - Secured by residential estate property	6,112	520	172	9	12	51	29.35%	6,004	536	263	8	12	68	25.80%	5,931	524	349	8	12	84	24.16%
75	Retail - Qualifying Revolving	97	50	10	1	2	8	79.06%	92	51	14	1	2	11	80.21%	90	49	18	1	1	14	80.92%
76	Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77	Retail - Other Retail	574	407	171	21	22	134	78.40%	519	397	236	17	20	189	79.92%	476	381	295	16	18	238	80.75%
78	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
79	Retail - Other Retail - Of Which: non-SME	574	407	171	21	22	134	78.40%	519	397	236	17	20	189	79.92%	476	381	295	16	18	238	80.75%
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82	Securitisation																					
83	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84	TOTAL	11,260	1,256	453	44	40	235	51.85%	11,054	1,243	671	38	38	325	48.53%	10,871	1,224	873	36	36	409	46.80%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	56	38	0	0	0	0	44.40%	56	37	0	0	0	0	44.35%	56	37	0	0	0	0	44.33%
90		Corporates	4,757	427	93	13	7	51	55.18%	4,718	419	140	12	7	68	48.41%	4,683	408	186	12	6	84	44.95%
91		Corporates - Of Which: Specialised Lending	884	175	18	2	4	8	40.96%	874	169	34	2	3	11	32.90%	864	162	51	2	3	15	29.88%
92		Corporates - Of Which: SME	906	107	22	4	2	10	45.91%	891	108	35	4	1	15	42.84%	882	105	48	4	1	20	41.41%
93		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	16.63%	1	0	0	0	0	0	16.58%	1	0	0	0	0	0	16.54%
94		Retail	3,254	745	265	15	15	167	63.13%	3,152	758	354	13	15	199	56.11%	3,076	754	434	13	15	227	52.22%
95		Retail - Secured by residential estate property	1,132	368	60	1	3	30	49.54%	1,105	370	86	1	2	33	38.87%	1,088	364	108	1	2	36	33.60%
96		Retail - Qualifying Revolving	336	223	24	2	1	13	54.74%	332	216	35	2	1	18	52.32%	328	211	44	2	1	22	51.08%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	1,786	154	180	12	11	124	68.81%	1,714	172	234	10	12	147	62.99%	1,660	178	282	10	11	168	59.50%
99		Retail - Other Retail - Of Which: SME	144	55	30	1	3	17	56.16%	133	55	41	1	3	20	49.38%	128	52	50	1	2	23	45.90%
100		Retail - Other Retail - Of Which: non-SME	1,642	99	151	11	9	107	71.29%	1,582	117	193	10	9	127	65.85%	1,532	126	233	9	9	145	62.39%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	8,067	1,210	358	28	23	219	61.06%	7,926	1,215	494	26	22	267	53.92%	7,815	1,200	620	25	22	310	50.04%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	1,091	506	113	2	2	72	64.00%	1,087	495	128	2	1	78	60.55%	1,081	488	141	2	1	82	58.18%
112		Corporates - Of Which: Specialised Lending	144	57	30	0	0	3	10.02%	143	54	33	0	0	4	11.13%	142	52	36	0	0	4	11.90%
113		Corporates - Of Which: SME general corporates	39	12	23	0	0	21	89.73%	38	11	24	0	0	21	86.90%	38	11	25	0	0	21	84.76%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	20	1	0	0	0	0	61.86%	19	2	0	0	0	0	49.47%	19	2	1	0	0	0	43.40%
116		Retail - Secured by residential estate property	17	1	0	0	0	0	17.19%	17	1	0	0	0	0	17.43%	17	1	0	0	0	0	17.54%
117		Retail - Qualifying Revolving	1	0	0	0	0	0	61.64%	1	0	0	0	0	0	52.85%	1	0	0	0	0	0	50.64%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	2	0	0	0	0	0	69.91%	2	0	0	0	0	0	63.29%	2	0	0	0	0	0	59.48%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	69.91%	2	0	0	0	0	0	63.29%	2	0	0	0	0	0	59.48%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	1,111	507	113	2	2	73	64.00%	1,106	497	129	2	1	78	60.51%	1,100	490	142	2	1	82	58.11%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
127	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	59	3	0	0	0	0	44.16%	60	1	0	0	0	0	44.11%	44	17	0	0	0	0	44.06%
132		Corporates	2,557	658	134	6	9	49	36.35%	2,535	643	170	7	8	58	34.24%	2,517	620	211	7	7	69	32.74%
133		Corporates - Of Which: Specialised Lending	552	335	61	3	6	14	23.14%	550	315	84	3	5	20	23.65%	537	305	107	3	5	25	23.84%
134		Corporates - Of Which: SME general corporates	283	83	12	1	1	6	55.09%	276	86	16	1	1	8	47.61%	276	81	21	1	1	9	42.30%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	315	228	106	7	22	48	45.74%	255	233	161	5	21	68	42.56%	215	225	209	5	19	86	41.07%
137		Retail - Secured by residential estate property	151	160	52	1	12	20	38.33%	116	168	78	1	12	26	33.10%	95	165	102	1	11	31	30.71%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	47.10%	0	0	0	0	0	0	41.98%	0	0	0	0	0	0	41.09%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	164	69	54	5	10	29	52.81%	139	65	83	4	9	43	51.52%	120	60	107	4	8	55	50.97%
141		Retail - Other Retail - Of Which: SME	20	10	8	1	0	5	54.72%	17	10	12	1	0	6	51.71%	15	8	16	1	0	8	50.36%
142		Retail - Other Retail - Of Which: non-SME	144	58	46	5	9	24	52.47%	122	55	70	4	9	36	51.49%	105	51	91	3	8	47	51.08%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	2,931	889	240	12	31	97	40.50%	2,850	878	331	12	29	127	38.29%	2,777	862	421	12	26	155	36.90%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
148	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	236	0	0	0	0	0	44.29%	236	0	0	0	0	0	44.26%	236	0	0	0	0	0	44.23%
153		Corporates	3,447	689	969	5	5	365	37.66%	3,344	756	1,004	5	4	375	37.31%	3,512	558	1,035	5	3	383	37.00%
154		Corporates - Of Which: Specialised Lending	222	43	236	1	1	77	32.53%	219	42	240	1	1	78	32.36%	216	41	244	1	0	79	32.17%
155		Corporates - Of Which: SME general corporates	166	18	2	0	0	1	47.40%	165	18	4	0	0	2	42.15%	164	17	5	0	0	2	39.76%
156		Corporates - Of Which: Purchased receivables	70	155	1	0	0	0	16.69%	12	212	2	0	0	0	16.59%	148	74	3	0	0	1	16.53%
157		Retail	23	15	1	0	0	0	25.71%	22	15	2	0	0	0	17.89%	22	15	3	0	0	0	14.98%
158		Retail - Secured by residential estate property	22	15	1	0	0	0	20.70%	21	15	2	0	0	0	13.96%	21	15	3	0	0	0	11.63%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	70.11%	0	0	0	0	0	0	62.40%	0	0	0	0	0	0	60.41%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	1	0	0	0	0	0	53.07%	1	0	0	0	0	0	47.57%	1	0	0	0	0	0	45.10%
162		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%
163		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	53.07%	1	0	0	0	0	0	47.57%	1	0	0	0	0	0	45.10%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	3,706	705	971	5	5	365	37.65%	3,602	772	1,007	5	4	375	37.27%	3,769	574	1,038	5	3	384	36.94%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	CROATIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	37	20	0	0	0	0	44.40%	57	0	0	0	0	0	44.36%	42	15	0	0	0	0	44.33%
174		Corporates	892	137	55	2	2	28	50.75%	886	134	64	2	2	31	48.38%	877	135	72	2	2	34	46.50%
175		Corporates - Of Which: Specialised Lending	80	4	1	0	0	0	25.87%	80	3	1	0	0	0	25.74%	79	3	2	0	0	1	25.65%
176		Corporates - Of Which: SME general corporates	217	63	41	1	1	19	45.73%	215	61	45	1	1	20	44.37%	211	60	49	1	1	21	43.23%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Retail	1	0	0	0	0	0	76.89%	1	0	0	0	0	0	74.70%	1	0	0	0	0	0	73.39%
179		Retail - Secured by residential estate property	0	0	0	0	0	0	15.11%	0	0	0	0	0	0	15.11%	0	0	0	0	0	0	15.13%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	68.87%	0	0	0	0	0	0	61.88%	0	0	0	0	0	0	60.48%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	0	0	0	0	0	0	77.41%	0	0	0	0	0	0	75.76%	0	0	0	0	0	0	74.74%
183		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%
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	77.41%	0	0	0	0	0	0	75.76%	0	0	0	0	0	0	74.74%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		TOTAL	930	157	56	2	2	28	50.85%	944	134	64	2	2	31	48.48%	920	150	73	2	2	34	46.61%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
190	SERBIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	20	0	0	0	0	0	44.40%	19	0	0	0	0	0	44.36%	19	0	0	0	0	0	44.34%
195		Corporates	1,755	238	45	8	3	22	48.46%	1,730	237	70	8	3	31	44.14%	1,701	239	97	8	3	41	42.10%
196		Corporates - Of Which: Specialised Lending	79	0	1	0	0	0	28.69%	78	0	2	0	0	1	28.47%	76	0	4	0	0	1	28.21%
197		Corporates - Of Which: SME general corporates	637	62	15	3	1	6	38.49%	623	64	27	4	1	10	37.26%	619	57	39	4	1	14	36.78%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199		Retail	382	74	33	3	7	18	53.57%	369	75	45	2	6	23	50.49%	359	74	56	2	6	27	49.16%
200		Retail - Secured by residential estate property	0	0	0	0	0	0	19.63%	0	0	0	0	0	0	20.07%	0	0	0	0	0	0	20.35%
201		Retail - Qualifying Revolving	40	16	2	0	0	1	47.14%	40	15	3	0	0	1	41.68%	40	15	3	0	0	1	39.39%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	342	58	31	3	6	17	54.03%	329	59	42	2	6	22	51.07%	320	59	52	2	6	26	49.74%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	342	58	31	3	6	17	54.03%	329	59	42	2	6	22	51.07%	320	59	52	2	6	26	49.74%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	36.51%	0	0	0	0	0	0	36.73%	0	0	0	0	0	0	36.65%
210		TOTAL	2,157	312	78	11	9	39	50.63%	2,118	312	116	10	9	54	46.61%	2,080	314	153	10	9	68	44.67%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
211	UKRAINE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	1	40	7	0	0	3	39.99%	1	37	10	0	0	4	39.66%	1	34	13	0	0	5	39.52%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	58.24%	1	2	0	0	0	0	51.15%	1	1	0	0	0	0	47.32%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220		Retail	36	4	2	0	0	1	55.67%	35	4	2	0	0	1	47.93%	35	4	3	0	0	1	44.68%
221		Retail - Secured by residential estate property	19	3	0	0	0	0	21.33%	18	3	0	0	0	0	21.33%	18	3	0	0	0	0	21.33%
222		Retail - Qualifying Revolving	4	0	0	0	0	0	52.33%	4	0	0	0	0	0	43.33%	4	0	0	0	0	0	40.27%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	14	1	1	0	0	1	58.15%	13	1	2	0	0	1	51.89%	13	1	2	0	0	1	49.10%
225		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%
226		Retail - Other Retail - Of Which: non-SME	14	1	1	0	0	1	58.15%	13	1	2	0	0	1	51.89%	13	1	2	0	0	1	49.10%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	37	44	8	0	1	4	43.13%	36	41	13	0	1	5	41.29%	36	38	16	0	1	7	40.52%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Raiffeisen Bank International AG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	2,199	1,540	4	2	2	2	45.60%	3,321	411	11	1	1	5	45.31%	3,249	479	15	1	1	7	45.08%
6		Corporates	32,521	19,082	2,785	176	222	1,234	44.31%	38,581	11,898	3,908	149	121	1,614	41.30%	38,582	11,140	4,665	135	191	1,855	39.76%
7		Corporates - Of Which: Specialised Lending	5,633	1,084	624	36	26	172	27.62%	5,648	866	828	31	17	225	27.18%	5,605	738	999	29	13	267	26.76%
8		Corporates - Of Which: SME general corporates	3,093	2,531	357	38	56	172	48.16%	3,768	1,594	618	34	26	261	42.24%	3,618	1,575	788	29	25	316	40.13%
9		Corporates - Of Which: Purchased receivables	167	638	9	0	0	3	36.28%	241	555	17	0	0	5	28.08%	353	436	24	0	0	6	25.33%
10		Retail	19,786	7,847	1,214	80	360	646	53.22%	18,772	8,080	1,995	65	413	948	47.50%	16,060	10,064	2,723	52	1,472	1,222	44.88%
11		Retail - Secured by residential estate property	14,205	6,024	481	15	155	142	29.56%	13,568	6,286	855	14	145	201	23.48%	11,509	7,986	1,214	11	706	257	21.20%
12		Retail - Qualifying Revolving	606	361	50	5	10	30	60.35%	585	353	79	3	9	44	56.27%	577	336	105	3	8	57	54.58%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	4,976	1,462	684	60	196	474	69.34%	4,618	1,441	1,061	48	258	703	66.19%	3,974	1,742	1,405	38	757	908	64.62%
15		Retail - Other Retail - Of Which: SME	455	134	68	6	8	46	67.35%	427	131	99	5	7	61	61.47%	422	108	127	4	6	74	58.81%
16		Retail - Other Retail - Of Which: non-SME	4,520	1,328	616	54	187	428	69.56%	4,191	1,311	962	43	251	642	66.68%	3,552	1,634	1,278	34	752	833	65.19%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	0.02%	0	0	0	0	0	0	0.06%	0	0	0	0	0	0	0.09%
21		TOTAL	54,506	28,468	4,004	258	584	1,882	47.01%	60,674	20,389	5,915	215	534	2,567	43.40%	57,892	21,683	7,403	188	1,664	3,084	41.65%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22	AUSTRIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	869	455	2	0	1	1	45.62%	1,108	214	4	0	1	2	45.33%	1,078	242	5	0	1	2	45.11%
27		Corporates	6,337	3,698	424	14	35	181	42.76%	7,089	2,831	539	13	25	218	40.49%	7,138	2,695	626	12	107	245	39.18%
28		Corporates - Of Which: Specialised Lending	425	73	165	3	2	33	20.00%	423	58	182	3	2	37	20.47%	408	58	197	2	2	41	20.73%
29		Corporates - Of Which: SME general corporates	13	5	0	0	0	0	46.03%	14	4	1	0	0	0	38.74%	13	4	1	0	0	0	36.42%
30		Corporates - Of Which: Purchased receivables	93	252	5	0	0	2	51.64%	109	233	6	0	0	3	41.38%	184	157	8	0	0	3	36.17%
31		Retail	3,937	3,105	127	1	17	17	13.25%	3,511	3,436	223	1	18	20	9.13%	3,219	3,636	314	1	18	24	7.55%
32		Retail - Secured by residential estate property	3,894	3,073	122	1	16	15	12.29%	3,470	3,403	216	1	17	18	8.47%	3,179	3,605	305	1	17	21	7.02%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	68.95%	0	0	0	0	0	0	63.41%	0	0	0	0	0	0	62.71%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	43	33	5	0	1	2	38.52%	40	33	7	0	1	2	29.38%	40	32	9	0	1	2	25.58%
36		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%
37		Retail - Other Retail - Of Which: non-SME	43	33	5	0	1	2	38.52%	40	33	7	0	1	2	29.38%	40	32	9	0	1	2	25.58%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	11,144	7,258	552	15	53	199	36.00%	11,707	6,480	766	14	44	241	31.40%	11,436	6,573	945	12	125	271	28.71%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43	CZECH REPUBLIC	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	84	117	0	0	0	0	45.64%	91	110	1	0	0	0	45.30%	91	110	1	0	0	0	45.04%
48		Corporates	4,946	1,783	184	27	21	68	37.16%	5,007	1,573	334	22	17	110	32.94%	5,002	1,457	455	20	15	143	31.36%
49		Corporates - Of Which: Specialised Lending	1,589	144	37	9	3	10	27.52%	1,603	86	81	7	2	22	27.03%	1,610	44	116	7	1	31	26.51%
50		Corporates - Of Which: SME general corporates	784	489	46	5	6	12	25.92%	799	433	88	5	5	22	24.64%	778	417	125	5	5	30	24.27%
51		Corporates - Of Which: Purchased receivables	20	21	2	0	0	0	25.67%	20	19	3	0	0	1	25.53%	20	18	5	0	0	1	25.28%
52		Retail	5,575	1,126	190	18	71	92	48.25%	5,447	1,139	305	16	109	126	41.41%	5,199	1,277	416	14	178	159	38.34%
53		Retail - Secured by residential estate property	3,808	857	61	4	47	22	36.84%	3,785	843	99	4	46	31	31.81%	3,761	829	136	4	44	40	29.64%
54		Retail - Qualifying Revolving	143	47	12	1	3	7	53.56%	136	46	20	0	3	8	40.68%	134	41	27	0	2	10	35.37%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	1,624	222	117	13	21	63	53.64%	1,527	250	186	11	61	87	46.60%	1,304	406	253	9	131	110	43.36%
57		Retail - Other Retail - Of Which: SME	330	30	29	5	2	24	82.52%	318	33	38	4	2	31	82.16%	314	28	47	4	2	38	81.95%
58		Retail - Other Retail - Of Which: non-SME	1,294	192	88	9	19	39	44.11%	1,209	217	148	7	59	55	37.37%	990	378	206	6	129	71	34.56%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	10,606	3,027	374	45	92	160	42.79%	10,545	2,822	639	37	127	236	36.99%	10,292	2,844	871	34	193	302	34.71%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	SLOVAKIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	62	108	0	0	0	0	45.64%	169	0	0	0	0	0	45.31%	164	5	1	0	0	0	45.13%
69		Corporates	2,394	2,130	162	22	28	64	39.37%	3,554	808	324	20	8	113	34.95%	3,263	1,003	420	17	9	140	33.38%
70		Corporates - Of Which: Specialised Lending	1,219	62	48	8	1	16	32.81%	1,205	40	84	7	1	25	29.47%	1,176	38	115	6	1	32	28.00%
71		Corporates - Of Which: SME general corporates	311	664	67	5	14	31	46.24%	607	312	123	5	5	48	39.18%	567	323	153	4	5	57	37.18%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	5,678	2,070	364	25	135	208	57.15%	5,465	1,990	657	21	116	346	52.73%	3,582	3,603	927	12	1,049	470	50.69%
74		Retail - Secured by residential estate property	5,225	1,400	178	9	48	53	29.95%	5,090	1,369	344	8	46	85	24.71%	3,365	2,935	504	5	616	115	22.93%
75		Retail - Qualifying Revolving	77	70	10	2	5	8	84.08%	68	70	19	1	4	15	83.41%	67	63	26	1	4	22	83.37%
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	376	600	176	15	82	146	83.26%	307	551	294	12	66	246	83.58%	150	604	397	6	429	333	83.71%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
79		Retail - Other Retail - Of Which: non-SME	376	600	176	15	82	146	83.26%	307	551	294	12	66	246	83.58%	150	604	397	6	429	333	83.71%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	8,134	4,308	526	47	162	272	51.67%	9,188	2,798	981	41	125	460	46.85%	7,009	4,611	1,347	28	1,059	610	45.30%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
85	ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	25	68	0	0	0	0	45.64%	56	37	0	0	0	0	45.30%	55	37	1	0	0	0	45.10%
90		Corporates	3,730	1,411	136	30	24	72	53.18%	4,300	715	261	24	12	123	47.18%	4,303	626	348	22	11	156	44.85%
91		Corporates - Of Which: Specialised Lending	814	240	23	4	6	9	38.54%	818	207	52	3	5	16	31.12%	846	154	77	3	4	22	28.89%
92		Corporates - Of Which: SME	631	366	38	9	10	18	46.50%	752	203	79	8	4	35	44.54%	715	213	106	7	4	46	43.58%
93		Corporates - Of Which: Purchased receivables	1	0	0	0	0	0	17.80%	1	0	0	0	0	0	17.60%	1	0	0	0	0	0	17.41%
94		Retail	3,137	856	271	16	24	171	62.97%	3,018	870	376	13	70	208	55.34%	2,768	1,025	471	12	154	242	51.31%
95		Retail - Secured by residential estate property	1,104	393	63	1	3	30	48.44%	1,076	394	90	1	3	34	37.89%	1,059	388	113	1	3	37	32.70%
96		Retail - Qualifying Revolving	332	227	24	2	2	13	55.32%	328	219	36	2	2	19	52.60%	323	214	45	2	1	23	51.25%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	1,701	236	184	13	19	127	68.93%	1,613	257	251	10	66	156	61.96%	1,385	423	312	9	150	181	58.07%
99		Retail - Other Retail - Of Which: SME	115	84	30	1	5	17	56.38%	104	81	44	0	4	21	47.78%	103	69	57	0	3	25	43.70%
100		Retail - Other Retail - Of Which: non-SME	1,586	152	154	12	14	110	71.37%	1,509	176	207	10	62	134	65.01%	1,282	354	256	8	147	157	61.25%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	6,892	2,335	407	46	48	243	59.69%	7,374	1,623	638	38	82	332	51.99%	7,127	1,688	820	33	165	398	48.56%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
106	RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	574	992	143	4	6	86	59.84%	969	563	178	3	3	99	55.65%	1,005	509	196	3	2	105	53.75%
112		Corporates - Of Which: Specialised Lending	138	61	31	1	1	3	10.82%	141	52	37	0	1	5	12.61%	134	55	42	0	0	6	13.48%
113		Corporates - Of Which: SME general corporates	21	27	26	0	1	22	83.58%	29	16	29	0	0	23	79.23%	28	16	30	0	0	23	77.10%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	19	2	0	0	0	0	62.74%	19	2	1	0	0	0	48.84%	19	2	1	0	0	0	42.68%
116		Retail - Secured by residential estate property	17	1	0	0	0	0	17.49%	17	1	0	0	0	0	17.52%	17	2	0	0	0	0	17.58%
117		Retail - Qualifying Revolving	1	0	0	0	0	0	62.00%	1	0	0	0	0	0	47.36%	1	0	0	0	0	0	42.64%
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	2	0	0	0	0	0	71.41%	2	0	0	0	0	0	61.67%	2	0	0	0	0	0	56.52%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	71.41%	2	0	0	0	0	0	61.67%	2	0	0	0	0	0	56.52%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	594	994	143	4	6	86	59.85%	988	565	178	3	3	99	55.63%	1,024	511	197	3	2	106	53.70%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
127	HUNGARY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	35	27	0	0	0	0	45.48%	44	17	0	0	0	0	45.12%	44	17	1	0	0	0	44.81%
132		Corporates	919	2,256	173	9	43	65	37.36%	1,368	1,646	334	11	22	117	34.94%	1,299	1,615	435	10	18	147	33.71%
133		Corporates - Of Which: Specialised Lending	543	338	68	6	9	16	24.02%	523	319	107	5	7	27	24.95%	517	291	141	4	5	35	25.03%
134		Corporates - Of Which: SME general corporates	71	287	21	1	9	10	46.69%	129	196	54	2	4	20	37.79%	124	182	72	2	3	26	35.78%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	128	411	110	3	83	50	45.49%	68	372	209	2	71	86	41.24%	67	279	303	2	49	120	39.61%
137		Retail - Secured by residential estate property	52	256	54	0	39	20	37.77%	27	234	101	0	33	31	30.82%	27	187	148	0	25	42	28.30%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	47.13%	0	0	0	0	0	0	39.02%	0	0	0	0	0	0	37.40%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	75	155	57	3	44	30	52.83%	41	138	108	2	37	55	51.03%	39	93	155	1	24	78	50.43%
141		Retail - Other Retail - Of Which: SME	10	20	9	1	1	5	54.56%	6	17	16	0	1	8	50.27%	5	11	23	0	1	11	48.86%
142		Retail - Other Retail - Of Which: non-SME	65	135	48	2	42	25	52.52%	35	121	92	1	36	47	51.16%	34	82	132	1	23	67	50.71%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,082	2,694	284	13	126	115	40.52%	1,481	2,035	543	13	92	203	37.38%	1,409	1,912	739	12	66	267	36.14%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
148	GERMANY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	66	170	0	0	0	0	45.55%	235	0	1	0	0	0	45.28%	235	0	1	0	0	0	45.07%
153		Corporates	2,833	1,283	989	9	10	378	38.19%	3,125	926	1,054	8	5	397	37.66%	3,164	840	1,100	8	4	410	37.26%
154		Corporates - Of Which: Specialised Lending	219	45	237	1	1	81	34.22%	216	41	244	1	1	83	33.91%	211	39	251	1	1	84	33.61%
155		Corporates - Of Which: SME general corporates	140	43	3	1	1	1	45.20%	149	31	6	1	0	3	40.86%	149	29	9	1	0	3	39.19%
156		Corporates - Of Which: Purchased receivables	0	225	2	0	0	0	17.83%	0	222	4	0	0	1	17.58%	0	220	7	0	0	1	17.31%
157		Retail	21	18	1	0	0	0	25.46%	20	18	2	0	0	0	18.06%	20	17	3	0	0	0	15.31%
158		Retail - Secured by residential estate property	20	17	1	0	0	0	20.39%	19	17	2	0	0	0	13.93%	19	17	3	0	0	0	11.67%
159		Retail - Qualifying Revolving	0	0	0	0	0	0	68.44%	0	0	0	0	0	0	57.00%	0	0	0	0	0	0	52.99%
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	1	0	0	0	0	0	52.61%	1	0	0	0	0	0	45.67%	1	0	0	0	0	0	42.80%
162		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%
163		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	52.61%	1	0	0	0	0	0	45.67%	1	0	0	0	0	0	42.80%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	2,920	1,471	991	9	10	378	38.17%	3,381	944	1,057	8	5	398	37.62%	3,419	858	1,104	8	5	411	37.21%

2025 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Institutions	37	20	0	0	0	0	45.64%	57	0	0	0	0	0	45.32%	42	15	0	0	0	0	45.16%
174		Corporates	696	327	61	3	4	30	49.93%	760	247	77	2	3	36	46.85%	752	243	89	2	3	40	45.13%
175		Corporates - Of Which: Specialised Lending	73	10	1	0	0	0	27.74%	79	3	2	0	0	1	27.51%	78	3	4	0	0	1	27.11%
176		Corporates - Of Which: SME general corporates	148	129	44	1	2	20	45.44%	167	101	52	1	2	23	43.68%	170	93	57	1	2	24	42.61%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178	CROATIA	Retail	1	0	0	0	0	0	79.07%	1	0	0	0	0	0	75.36%	1	0	0	0	0	0	73.21%
179		Retail - Secured by residential estate property	0	0	0	0	0	0	15.36%	0	0	0	0	0	0	15.19%	0	0	0	0	0	0	15.17%
180		Retail - Qualifying Revolving	0	0	0	0	0	0	68.69%	0	0	0	0	0	0	55.63%	0	0	0	0	0	0	51.03%
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Retail - Other Retail	0	0	0	0	0	0	79.72%	0	0	0	0	0	0	76.82%	0	0	0	0	0	0	75.07%
183		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%
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	79.72%	0	0	0	0	0	0	76.82%	0	0	0	0	0	0	75.07%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Securitisation																					
188		Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		TOTAL	734	347	61	3	4	31	50.04%	818	247	78	2	3	37	46.95%	795	258	90	2	3	41	45.24%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
190		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Institutions	19	0	0	0	0	0	45.64%	19	0	0	0	0	0	45.38%	19	0	0	0	0	0	45.16%
195		Corporates	1,387	574	76	20	13	36	47.84%	1,549	332	157	14	5	70	44.55%	1,525	307	206	13	5	89	43.35%
196		Corporates - Of Which: Specialised Lending	79	0	1	1	0	0	30.57%	76	0	4	1	0	1	30.28%	74	0	6	1	0	2	29.70%
197		Corporates - Of Which: SME general corporates	488	196	31	9	6	13	41.56%	546	102	67	7	2	28	41.15%	521	104	89	6	2	36	40.63%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
199	SERBIA	Retail	379	77	33	3	7	18	54.58%	363	79	47	3	7	24	50.96%	354	75	59	3	7	29	49.43%
200		Retail - Secured by residential estate property	0	0	0	0	0	0	20.79%	0	0	0	0	0	0	20.46%	0	0	0	0	0	0	20.52%
201		Retail - Qualifying Revolving	40	16	2	0	0	1	47.63%	40	15	3	0	0	1	41.28%	39	15	3	0	0	1	38.56%
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Retail - Other Retail	339	61	31	3	7	17	55.08%	324	63	44	3	7	23	51.60%	315	60	56	2	6	28	50.08%
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
205		Retail - Other Retail - Of Which: non-SME	339	61	31	3	7	17	55.08%	324	63	44	3	7	23	51.60%	315	60	56	2	6	28	50.08%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
208		Securitisation																					
209		Other non-credit obligation assets	0	0	0	0	0	0	40.48%	0	0	0	0	0	0	40.18%	0	0	0	0	0	0	39.49%
210		TOTAL	1,786	651	110	23	20	55	49.87%	1,931	411	204	17	12	94	46.02%	1,898	382	265	15	11	119	44.71%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
211		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
212		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
216		Corporates	1	39	8	0	1	3	42.18%	1	34	13	0	0	6	41.81%	1	30	17	0	0	7	41.38%
217		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
218		Corporates - Of Which: SME general corporates	1	2	0	0	0	0	55.71%	1	1	0	0	0	0	47.70%	1	1	1	0	0	0	44.02%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
220	UKRAINE	Retail	35	5	2	0	1	1	55.82%	33	5	3	0	0	1	46.15%	33	5	4	0	0	2	42.56%
221		Retail - Secured by residential estate property	19	3	0	0	0	0	21.75%	18	3	0	0	0	0	21.44%	18	3	0	0	0	0	21.38%
222		Retail - Qualifying Revolving	4	0	0	0	0	0	51.52%	3	0	0	0	0	0	38.47%	3	0	1	0	0	0	34.13%
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Retail - Other Retail	12	2	1	0	0	1	58.51%	12	2	2	0	0	1	50.04%	11	2	3	0	0	1	46.73%
225		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%
226		Retail - Other Retail - Of Which: non-SME	12	2	1	0	0	1	58.51%	12	2	2	0	0	1	50.04%	11	2	3	0	0	1	46.73%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
229		Securitisation																					
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
231		TOTAL	35	44	10	0	1	4	44.65%	34	39	16	0	1	7	42.62%	34	35	21	0	1	9	41.61%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	Exposure values: Non-defaulted (1)	Exposure values: Defaulted (2)	Risk exposure amounts: Non-defaulted (3)	Risk exposure amounts: Defaulted (4)	Stage 1 exposure (5)	Stage 2 exposure (6)	Stage 3 exposure (7)	Stock of provisions for Stage 1 exposure (8)	Stock of provisions for Stage 2 exposure (9)	Stock of provisions for Stage 3 exposure (10)	Coverage Ratio - Stage 3 exposure (11)
			Restated 31/12/2024*										
1	Raiffeisen Bank International AG	Central banks	31,918	0	7,634	0	20,049	120	0	1	0	0	0.00%
2		Central governments	29,305	2	1,671	4	25,703	1,396	19	43	13	11	58.55%
3		Regional governments or local authorities	2,079	0	205	0	1,877	165	0	1	1	0	94.34%
4		Public sector entities	1,215	0	89	0	1,158	95	0	1	0	0	0.00%
5		Multilateral Development Banks	2,820	0	2	0	2,521	64	0	1	0	0	0.00%
6		International Organisations	2,343	0	0	0	2,225	0	0	0	0	0	0.00%
7		Institutions	2,542	0	202	0	2,467	56	0	0	0	0	0.00%
8		Corporates	5,350	70	4,676	79	4,628	1,124	289	87	58	210	72.56%
9		of which: Other - SME	2,014	28	1,544	31	1,755	485	97	37	31	68	70.06%
10		of which: Specialised Lending	106	3	102	3	102	6	12	1	0	9	69.00%
11		Retail	6,035	85	4,166	97	6,110	1,218	374	64	80	280	74.65%
12		of which: SME	1,731	26	974	29	1,406	427	97	16	20	71	73.00%
13		Secured by mortgages on immovable property and ADC exposures	7,539	97	2,754	115	5,974	1,607	245	12	36	145	59.08%
14		of which: Residential immovable property	6,793	86	2,192	103	5,419	1,410	222	8	32	133	59.92%
15		of which: Commercial immovable property	653	11	429	11	490	168	23	4	4	12	51.06%
16		of which: Land, acquisition, development and construction exposures (ADC)	93	0	133	0	65	29	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	6	0	11	0	0	0	0	0	0	0	0.00%
21		Equity	1,459	0	2,347	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	1,862	0	1,141	0	13	2	0	0	0	0	0.00%
24		TOTAL	94,471	255	24,899	295	72,727	5,849	927	210	188	645	69.56%

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: 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
			Restated 31/12/2024*										
25	AUSTRIA	Central banks	8,183	0	0	0	8,170	0	0	0	0	0	0.00%
26		Central governments	5,111	0	18	0	4,348	293	0	0	0	0	0.00%
27		Regional governments or local authorities	222	0	0	0	198	28	0	0	0	0	0.00%
28		Public sector entities	13	0	2	0	69	4	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	1,732	0	39	0	1,798	56	0	0	0	0	0.00%
32		Corporates	924	11	836	12	624	48	48	3	3	32	67.32%
33		of which: Other - SME	170	1	122	2	166	9	9	1	1	7	86.31%
34		of which: Specialised Lending	70	2	69	2	65	3	4	0	0	0	0.00%
35		Retail	263	1	194	1	594	3	4	1	0	3	71.59%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	100.00%
37		Secured by mortgages on immovable property and ADC exposures	1,176	18	362	20	744	407	21	1	1	1	4.97%
38		of which: Residential immovable property	1,038	18	253	20	639	372	21	0	0	1	4.99%
39		of which: Commercial immovable property	118	0	77	0	103	16	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	21	0	31	0	3	19	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	5	0	9	0	0	0	0	0	0	0	0.00%
45		Equity	1,242	0	1,929	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	44	0	39	0	12	2	0	0	0	0	0.00%
48		TOTAL	18,915	29	3,429	32	16,558	841	72	6	5	36	49.47%

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: 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
			Restated 31/12/2024*										
49	CZECH REPUBLIC	Central banks	7,561	0	0	0	587	0	0	0	0	0	0.00%
50		Central governments	5,109	0	0	0	4,780	17	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	28	0	5	0	2	18	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	21	0	6	0	21	0	0	0	0	0	0.00%
56		Corporates	830	6	698	7	710	191	10	3	3	4	42.27%
57		of which: Other - SME	383	4	291	5	288	114	7	1	2	3	40.05%
58		of which: Specialised Lending	16	0	15	0	17	1	0	0	0	0	0.00%
59		Retail	1,410	17	964	18	1,295	134	40	3	6	23	58.03%
60		of which: SME	273	1	151	1	272	1	2	0	0	1	39.97%
61		Secured by mortgages on immovable property and ADC exposures	2,759	30	993	33	2,094	696	34	1	8	5	13.76%
62		of which: Residential immovable property	2,578	26	827	29	1,951	657	30	1	7	5	14.96%
63		of which: Commercial immovable property	122	4	81	5	94	28	4	0	0	0	4.79%
64		of which: Land, acquisition, development and construction exposures (ADC)	59	0	85	0	48	10	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	11	0	11	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
72		TOTAL	17,733	52	2,681	58	9,489	1,055	84	8	17	32	38.07%

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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							
73	SLOVAKIA	Central banks	1,498	0	0	0	1,498	0	0	0	0	0	0.00%
74		Central governments	3,386	0	0	0	3,352	0	0	1	0	0	0.00%
75		Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	79	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	12	0	2	0	12	0	0	0	0	0	0.00%
80		Corporates	674	6	581	7	664	66	15	7	2	8	56.65%
81		of which: Other - SME	365	4	283	4	328	39	8	4	1	4	51.89%
82		of which: Specialised Lending	5	0	4	0	7	0	0	0	0	0	0.00%
83		Retail	702	15	407	17	445	274	48	4	11	33	68.92%
84		of which: SME	685	15	395	17	429	273	47	4	10	32	68.71%
85		Secured by mortgages on immovable property and ADC exposures	78	0	36	0	48	31	0	0	1	0	52.97%
86		of which: Residential immovable property	69	0	28	0	43	27	0	0	1	0	52.97%
87		of which: Commercial immovable property	9	0	8	0	6	4	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	56	0	140	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	1	0	1	0	0	0	0	0	0	0	0.00%
96		TOTAL	6,408	21	1,167	25	6,100	372	63	12	14	41	65.96%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
97	ROMANIA	Central banks	2,457	0	0	0	12	0	0	0	0	0	0.00%
98		Central governments	4,428	1	46	3	4,199	73	9	5	2	3	27.82%
99		Regional governments or local authorities	438	0	105	0	281	129	0	0	1	0	94.34%
100		Public sector entities	20	0	9	0	21	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	2	0	1	0	2	0	0	0	0	0	0.00%
104		Corporates	251	1	210	1	219	51	4	0	1	3	68.11%
105		of which: Other - SME	151	0	117	0	125	37	2	0	1	1	90.65%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	120	2	67	2	103	23	4	0	1	2	53.96%
108		of which: SME	115	2	66	2	98	23	4	0	1	2	53.47%
109		Secured by mortgages on immovable property and ADC exposures	11	0	11	0	9	1	1	0	0	0	66.05%
110		of which: Residential immovable property	3	0	2	0	2	1	1	0	0	0	66.05%
111		of which: Commercial immovable property	8	0	9	0	8	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	8	0	11	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	1	0	1	0	0	0	0	0	0	0	0.00%
120		TOTAL	7,736	4	462	6	4,847	278	17	6	5	7	43.64%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
121	RUSSIAN FEDERATION	Central banks	6,732	0	6,732	0	5,578	120	0	1	0	0	0.00%
122		Central governments	116	0	116	0	0	117	0	0	2	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates	170	4	155	4	143	41	9	0	0	5	56.56%
129		of which: Other - SME	54	2	41	2	52	16	5	0	0	3	61.92%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	982	14	731	20	1,199	223	115	12	19	93	81.34%
132		of which: SME	2	0	1	0	2	0	3	0	0	3	97.50%
133		Secured by mortgages on immovable property and ADC exposures	876	10	213	10	841	35	16	0	0	6	35.59%
134		of which: Residential immovable property	809	6	180	6	792	18	12	0	0	6	46.32%
135		of which: Commercial immovable property	66	4	33	4	49	17	4	0	0	0	4.58%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	1	0	2	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	91	0	91	0	0	0	0	0	0	0	0.00%
144		TOTAL	8,968	27	8,040	34	7,761	538	140	13	22	104	74.42%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
145	HUNGARY	Central banks	1,508	0	0	0	1,083	0	0	0	0	0	0.00%
146		Central governments	3,318	0	24	1	2,547	593	2	2	2	1	44.21%
147		Regional governments or local authorities	14	0	3	0	11	3	0	0	0	0	0.00%
148		Public sector entities	84	0	0	0	83	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	10	0	2	0	4	0	0	0	0	0	0.00%
152		Corporates	195	5	178	7	171	28	6	1	0	0	8.08%
153		of which: Other - SME	56	0	43	0	44	13	0	0	0	0	21.74%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	30	0	15	0	30	4	2	0	2	2	96.26%
156		of which: SME	14	0	6	0	13	2	1	0	0	1	94.62%
157		Secured by mortgages on immovable property and ADC exposures	31	0	8	1	30	2	1	0	0	1	70.32%
158		of which: Residential immovable property	31	0	8	1	30	2	1	0	0	1	70.32%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%
165		Equity	3	0	3	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		TOTAL	5,194	5	233	8	3,959	630	10	3	4	4	38.77%

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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							
169	GERMANY	**Central banks**	20	0	0	0	20	0	0	0	0	0	0.00%
170		**Central governments**	437	0	0	0	232	155	0	0	0	0	0.00%
171		**Regional governments or local authorities**	1,091	0	0	0	1,091	0	0	0	0	0	0.00%
172		**Public sector entities**	520	0	0	0	447	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	91	0	14	0	66	0	0	0	0	0	0.00%
176		**Corporates**	137	0	130	0	134	9	1	0	0	1	100.00%
177		of which: Other - SME	21	0	16	0	21	0	0	0	0	0	0.00%
178		of which: Specialised Lending	3	0	3	0	3	0	0	0	0	0	0.00%
179		**Retail**	18	1	14	1	21	0	3	0	0	3	80.22%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		**Secured by mortgages on immovable property and ADC exposures**	35	0	20	0	10	25	0	0	0	0	78.61%
182		of which: Residential immovable property	9	0	3	0	5	5	0	0	0	0	78.61%
183		of which: Commercial immovable property	26	0	17	0	6	20	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
188		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
189		**Equity**	6	0	7	0	0	0	0	0	0	0	0.00%
190		**Securitisation**											
191		**Other exposures**	13	0	13	0	0	0	0	0	0	0	0.00%
192		**TOTAL**	**2,369**	**1**	**198**	**1**	**2,022**	**189**	**4**	**1**	**1**	**4**	**84.06%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
193	CROATIA	**Central banks**	1,328	0	0	0	1,328	0	0	0	0	0	0.00%
194		**Central governments**	1,353	0	3	0	1,259	0	0	0	0	0	0.00%
195		**Regional governments or local authorities**	2	0	1	0	2	0	0	0	0	0	0.00%
196		**Public sector entities**	11	0	0	0	1	0	0	0	0	0	0.00%
197		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
198		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
199		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
200		**Corporates**	138	0	123	0	134	14	1	0	0	1	67.43%
201		of which: Other - SME	65	0	51	0	60	6	1	0	0	1	69.37%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		**Retail**	677	19	487	21	762	99	54	18	9	35	64.24%
204		of which: SME	193	3	100	3	196	15	9	3	1	7	71.92%
205		**Secured by mortgages on immovable property and ADC exposures**	320	6	136	7	241	87	19	2	6	12	65.44%
206		of which: Residential immovable property	310	6	131	7	233	85	19	2	6	12	65.32%
207		of which: Commercial immovable property	10	0	5	0	8	2	0	0	0	0	100.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
211		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
212		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
213		**Equity**	42	0	106	0	0	0	0	0	0	0	0.00%
214		**Securitisation**											
215		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
216		**TOTAL**	**3,872**	**26**	**856**	**28**	**3,727**	**202**	**74**	**20**	**16**	**48**	**64.60%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
217	SERBIA	**Central banks**	1,503	0	0	0	648	0	0	0	0	0	0.00%
218		**Central governments**	582	0	70	0	410	0	0	0	0	0	0.00%
219		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
220		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
221		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
222		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
223		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
224		**Corporates**	291	3	255	4	270	46	9	1	2	5	61.08%
225		of which: Other - SME	159	2	123	3	121	45	3	0	2	1	41.29%
226		of which: Specialised Lending	1	0	1	0	1	0	0	0	0	0	0.00%
227		**Retail**	549	6	382	7	492	69	25	5	2	18	73.48%
228		of which: SME	170	3	96	3	160	18	9	2	1	6	66.17%
229		**Secured by mortgages on immovable property and ADC exposures**	401	4	162	6	352	51	11	1	1	7	62.27%
230		of which: Residential immovable property	386	4	154	5	345	43	10	0	1	7	64.68%
231		of which: Commercial immovable property	15	1	8	1	7	8	1	0	0	0	30.43%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
233		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
234		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
235		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
236		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
237		**Equity**	22	0	36	0	0	0	0	0	0	0	0.00%
238		**Securitisation**											
239		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
240		**TOTAL**	**3,350**	**14**	**905**	**16**	**2,173**	**166**	**45**	**6**	**6**	**30**	**68.23%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			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							
241	UKRAINE	**Central banks**	544	0	816	0	542	0	0	1	0	0	0.00%
242		**Central governments**	584	0	876	0	264	66	0	33	6	0	0.00%
243		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
244		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
245		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
246		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
247		**Institutions**	0	0	0	0	0	0	0	0	0	0	0.00%
248		**Corporates**	927	29	850	30	965	406	170	69	40	138	81.13%
249		of which: Other - SME	342	13	268	13	334	160	58	29	21	44	76.60%
250		of which: Specialised Lending	5	0	4	0	5	0	9	0	0	9	100.00%
251		**Retail**	185	2	132	2	116	234	30	6	19	28	93.61%
252		of which: SME	49	0	28	0	36	36	7	2	3	7	95.99%
253		**Secured by mortgages on immovable property and ADC exposures**	147	1	104	1	92	60	1	3	3	1	58.93%
254		of which: Residential immovable property	25	1	14	1	17	11	1	1	2	1	58.87%
255		of which: Commercial immovable property	122	0	90	0	75	49	0	2	2	0	61.78%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
258		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
259		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
260		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
261		**Equity**	5	0	13	0	0	0	0	0	0	0	0.00%
262		**Securitisation**											
263		**Other exposures**	43	0	43	0	0	0	0	0	0	0	0.00%
264		**TOTAL**	**2,434**	**32**	**2,834**	**32**	**1,979**	**766**	**201**	**112**	**69**	**166**	**82.84%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Raiffeisen Bank International AG	Central banks	19,488	529	153	0	0	0	0.00%	19,364	527	278	0	0	0	0.00%	17,963	1,823	384	0	0	0	0.00%
2		Central governments	25,220	1,739	158	37	10	69	43.86%	25,300	1,548	270	35	8	114	42.09%	22,318	4,426	374	27	74	155	41.37%
3		Regional governments or local authorities	1,875	164	3	1	2	1	36.70%	1,829	208	7	1	2	2	36.61%	1,827	206	10	1	2	4	36.57%
4		Public sector entities	1,159	94	0	0	0	0	36.97%	1,080	173	1	0	1	0	37.24%	1,081	171	1	0	1	1	36.62%
5		Multilateral Development Banks	2,536	49	0	0	0	0	44.39%	2,534	50	1	0	0	1	44.47%	2,532	52	2	0	0	1	44.56%
6		International Organisations	2,225	0	0	0	0	0	44.40%	2,224	0	1	0	0	0	44.36%	2,224	0	1	0	0	0	44.33%
7		Institutions	2,454	68	1	1	0	0	43.68%	2,390	131	2	1	0	1	43.56%	2,434	86	4	1	0	2	43.56%
8		Corporates	4,737	899	405	23	11	244	60.23%	4,645	882	514	22	11	275	53.44%	4,567	857	617	21	10	304	49.27%
9		of which: Other - SME	1,786	404	147	9	5	82	56.07%	1,752	390	196	9	5	96	49.06%	1,725	371	241	9	4	109	45.07%
10		of which: Specialised Lending	98	7	14	0	0	9	64.73%	97	7	15	0	0	9	60.57%	96	7	17	0	0	10	56.91%
11		Retail	5,574	1,563	566	39	82	400	70.64%	5,326	1,607	770	35	82	505	65.52%	5,151	1,585	968	33	81	607	62.74%
12		of which: SME	1,098	682	150	7	22	104	69.75%	1,017	705	208	6	22	133	63.98%	976	689	265	6	21	161	60.73%
13		Secured by mortgages on immovable property and ADC exposures	5,760	1,724	342	8	34	171	49.81%	5,580	1,786	461	7	33	192	41.60%	5,469	1,782	575	7	32	212	36.91%
14		of which: Residential immovable property	5,188	1,566	298	7	32	156	52.49%	5,027	1,625	399	6	31	175	43.92%	4,911	1,643	498	6	30	194	38.90%
15		of which: Commercial immovable property	508	133	40	1	1	14	33.87%	494	133	54	1	1	15	28.24%	497	118	66	1	1	17	25.35%
16		of which: Land, acquisition, development and construction exposures (ADC)	64	26	5	0	0	1	15.49%	58	27	8	0	0	1	15.90%	61	22	11	0	0	2	16.20%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	12	3	0	0	0	0	22.88%	12	3	1	0	0	0	22.40%	12	3	1	0	0	0	22.13%
24		TOTAL	**71,041**	**6,833**	**1,629**	**110**	**139**	**885**	**54.34%**	**70,283**	**6,914**	**2,306**	**102**	**137**	**1,089**	**47.25%**	**65,576**	**10,991**	**2,936**	**91**	**199**	**1,285**	**43.77%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
25	AUSTRIA	Central banks	8,168	0	1	0	0	0	0.00%	8,167	0	2	0	0	0	0.00%	8,166	0	3	0	0	0	0.00%
26		Central governments	4,324	317	1	0	0	0	39.99%	4,319	321	1	0	0	0	39.99%	4,290	350	2	0	0	1	39.99%
27		Regional governments or local authorities	198	28	0	0	0	0	40.00%	198	28	0	0	0	0	40.00%	198	28	0	0	0	0	40.00%
28		Public sector entities	69	4	0	0	0	0	35.01%	69	4	0	0	0	0	31.30%	69	4	0	0	0	0	28.80%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	1,787	67	1	0	0	0	43.48%	1,723	129	2	0	0	1	43.36%	1,767	84	3	0	0	1	43.38%
32		Corporates	604	52	64	3	1	36	55.45%	588	53	79	2	1	39	49.25%	577	51	92	2	1	42	45.45%
33		of which: Other - SME	163	8	11	1	0	8	70.92%	157	12	14	1	0	9	61.66%	155	11	17	1	0	10	55.82%
34		of which: Specialised Lending	65	2	4	0	0	0	4.13%	64	2	5	0	0	0	7.45%	63	2	6	0	0	1	9.98%
35		Retail	578	18	5	0	0	4	69.46%	573	19	10	0	0	5	52.12%	568	19	14	0	0	7	45.84%
36		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
37		Secured by mortgages on immovable property and ADC exposures	713	428	31	0	1	2	5.09%	702	430	39	0	1	2	4.86%	713	412	47	0	0	2	4.62%
38		of which: Residential immovable property	614	393	25	0	0	1	4.44%	604	399	29	0	0	1	3.98%	606	392	34	0	0	1	3.64%
39		of which: Commercial immovable property	96	20	3	0	0	0	2.23%	96	18	5	0	0	0	2.51%	105	8	6	0	0	0	2.67%
40		of which: Land, acquisition, development and construction exposures (ADC)	3	15	3	0	0	0	12.14%	3	13	5	0	0	1	11.69%	3	12	7	0	0	1	11.33%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	11	2	0	0	0	0	21.97%	11	2	1	0	0	0	21.62%	11	2	1	0	0	0	21.40%
48		TOTAL	**16,452**	**916**	**103**	**4**	**2**	**41**	**40.17%**	**16,350**	**987**	**134**	**4**	**2**	**47**	**35.31%**	**16,358**	**949**	**163**	**4**	**2**	**53**	**32.48%**

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
49	CZECH REPUBLIC	Central banks	207	380	0	0	0	0	0.00%	207	380	0	0	0	0	0.00%	207	380	0	0	0	0	0.00%
50		Central governments	4,778	17	2	1	0	1	40.00%	4,775	17	4	1	0	2	40.00%	4,773	17	6	1	0	3	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
52		Public sector entities	2	18	0	0	0	0	33.13%	2	18	0	0	0	0	32.95%	2	18	0	0	0	0	32.82%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	20	2	0	0	0	0	44.40%	20	2	0	0	0	0	44.36%	20	2	0	0	0	0	44.33%
56		Corporates	691	194	27	4	2	9	33.62%	675	193	43	4	2	14	31.64%	661	190	60	4	2	19	30.75%
57		of which: Other - SME	286	109	14	1	1	5	33.46%	280	106	22	1	1	7	31.20%	276	102	30	1	1	9	30.08%
58		of which: Specialised Lending	16	1	0	0	0	0	18.15%	16	1	1	0	0	0	21.46%	16	1	1	0	0	0	22.77%
59		Retail	1,285	122	62	4	4	31	49.61%	1,259	124	85	4	4	38	44.43%	1,239	123	106	4	4	44	41.70%
60		of which: SME	262	10	3	1	0	2	50.23%	260	11	5	1	0	2	49.36%	258	11	6	0	0	3	48.76%
61		Secured by mortgages on immovable property and ADC exposures	2,098	661	65	2	5	12	18.16%	2,079	641	104	2	5	17	16.20%	2,061	624	139	2	5	22	15.44%
62		of which: Residential immovable property	1,958	627	54	2	5	11	20.33%	1,941	609	89	2	5	15	17.35%	1,925	594	120	2	4	19	16.17%
63		of which: Commercial immovable property	93	24	10	0	0	1	5.80%	92	22	13	0	0	1	7.23%	90	21	16	0	0	1	8.35%
64		of which: Land, acquisition, development and construction exposures (ADC)	48	10	1	0	0	0	23.12%	47	10	2	0	0	1	22.88%	46	10	4	0	0	1	22.87%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**9,081**	**1,392**	**155**	**11**	**11**	**52**	**33.54%**	**9,018**	**1,374**	**237**	**11**	**10**	**70**	**29.55%**	**8,962**	**1,354**	**312**	**10**	**10**	**87**	**27.82%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	SLOVAKIA	Central banks	1,497	0	1	0	0	0	0.00%	1,496	0	2	0	0	0	0.00%	1,048	447	2	0	0	0	0.00%
74		Central governments	3,350	0	3	1	0	1	40.00%	3,347	0	5	1	0	2	40.00%	3,344	0	8	1	0	3	40.00%
75		Regional governments or local authorities	1	0	0	0	0	0	36.78%	1	0	0	0	0	0	38.49%	1	0	0	0	0	0	39.00%
76		Public sector entities	79	0	0	0	0	0	44.58%	0	79	0	0	1	0	44.48%	0	79	0	0	1	0	44.28%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	12	0	0	0	0	0	44.40%	12	0	0	0	0	0	44.35%	12	0	0	0	0	0	44.32%
80		Corporates	634	78	32	3	1	12	37.03%	626	67	51	3	1	16	30.82%	615	61	68	3	1	19	28.13%
81		of which: Other - SME	308	51	16	1	1	6	34.77%	306	44	25	1	0	7	28.88%	303	39	33	1	0	9	26.25%
82		of which: Specialised Lending	6	0	0	0	0	0	28.01%	6	0	0	0	0	0	27.85%	6	0	0	0	0	0	27.70%
83		Retail	337	358	72	2	8	50	69.61%	304	360	103	2	8	66	63.63%	289	345	133	2	7	80	60.25%
84		of which: SME	322	355	71	2	7	50	69.66%	290	357	101	2	7	65	63.74%	276	342	131	2	7	79	60.41%
85		Secured by mortgages on immovable property and ADC exposures	42	35	3	0	1	1	35.58%	40	34	6	0	1	2	32.97%	39	32	9	0	1	3	32.60%
86		of which: Residential immovable property	36	32	3	0	1	1	37.82%	35	30	5	0	1	2	35.26%	34	29	8	0	1	3	34.97%
87		of which: Commercial immovable property	6	4	0	0	0	0	14.70%	6	3	1	0	0	0	13.91%	5	3	1	0	0	0	13.76%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.04%	0	0	0	0	0	0	0.02%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	30.78%	0	0	0	0	0	0	30.72%	0	0	0	0	0	0	30.52%
96		TOTAL	5,952	472	110	7	10	64	58.23%	5,827	540	167	6	10	85	51.15%	5,349	965	221	6	10	106	47.83%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	ROMANIA	Central banks	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%
98		Central governments	4,147	96	38	9	1	15	39.50%	4,112	102	67	9	1	26	38.39%	2,230	1,957	94	5	64	36	37.94%
99		Regional governments or local authorities	280	128	2	1	1	1	40.01%	234	172	5	0	2	2	40.01%	233	171	7	0	1	3	40.01%
100		Public sector entities	21	0	0	0	0	0	44.01%	21	0	0	0	0	0	43.89%	21	0	0	0	0	0	43.82%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	2	0	0	0	0	0	44.40%	2	0	0	0	0	0	44.36%	2	0	0	0	0	0	44.33%
104		Corporates	211	55	8	1	1	3	42.31%	208	54	12	1	1	4	33.82%	204	54	16	1	1	5	29.86%
105		of which: Other - SME	122	38	5	0	0	2	42.46%	119	37	8	0	0	3	32.40%	117	36	11	0	0	3	28.30%
106		of which: Specialised Lending	0	0	0	0	0	0	20.21%	0	0	0	0	0	0	20.09%	0	0	0	0	0	0	19.99%
107		Retail	89	34	7	0	0	3	39.85%	85	35	10	0	0	3	32.07%	82	34	14	0	0	4	28.26%
108		of which: SME	84	34	7	0	0	3	39.58%	80	35	10	0	0	3	31.89%	77	33	14	0	0	4	28.13%
109		Secured by mortgages on immovable property and ADC exposures	9	1	1	0	0	0	50.69%	9	1	1	0	0	0	40.86%	9	1	1	0	0	0	34.51%
110		of which: Residential immovable property	2	1	1	0	0	0	60.64%	2	1	1	0	0	0	56.49%	2	1	1	0	0	0	53.11%
111		of which: Commercial immovable property	8	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	59.52%	0	0	0	0	0	0	59.25%	0	0	0	0	0	0	59.15%
120		TOTAL	4,771	315	56	11	4	23	40.10%	4,682	365	95	10	4	36	37.23%	2,793	2,217	132	6	67	47	36.01%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	RUSSIAN FEDERATION	Central banks	5,511	149	38	0	0	0	0.00%	5,462	147	89	0	0	0	0.00%	5,419	146	134	0	0	0	0.00%
122		Central governments	0	93	25	0	2	2	8.13%	0	74	43	0	1	4	8.14%	0	57	60	0	1	5	8.13%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	138	42	13	1	0	6	47.33%	138	37	18	0	0	7	41.25%	132	39	22	0	0	8	38.13%
129		of which: Other - SME	48	17	8	0	0	4	49.21%	49	14	10	0	0	4	42.25%	48	13	13	0	0	5	38.76%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	1,164	213	160	12	20	130	81.30%	1,112	218	207	11	20	161	78.06%	1,063	221	253	11	21	193	76.31%
132		of which: SME	1	1	3	0	0	3	97.24%	1	1	3	0	0	3	96.15%	1	1	3	0	0	3	95.22%
133		Secured by mortgages on immovable property and ADC exposures	819	51	22	2	1	8	34.53%	804	51	37	1	1	10	26.80%	790	51	51	1	1	12	23.72%
134		of which: Residential immovable property	774	33	15	2	1	7	47.99%	758	36	27	1	1	9	34.81%	744	38	39	1	1	12	29.75%
135		of which: Commercial immovable property	46	18	7	0	0	0	4.67%	46	15	10	0	0	0	4.50%	45	13	12	0	0	1	4.37%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	28.68%	0	0	0	0	0	0	28.89%	0	0	0	0	0	0	28.82%
144		TOTAL	7,633	548	258	14	23	146	56.44%	7,517	528	393	13	23	182	46.31%	7,404	515	520	13	23	218	42.03%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
145	HUNGARY	Central banks	1,082	0	0	0	0	0	0.00%	1,082	0	1	0	0	0	0.00%	231	850	1	0	0	0	0.00%
146		Central governments	2,181	948	13	3	5	5	39.45%	2,348	770	23	3	4	9	38.53%	1,433	1,675	33	2	6	13	38.13%
147		Regional governments or local authorities	11	3	0	0	0	0	40.00%	11	3	0	0	0	0	40.00%	11	3	0	0	0	0	40.00%
148		Public sector entities	83	0	0	0	0	0	29.00%	83	0	0	0	0	0	28.84%	83	0	0	0	0	0	28.91%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	4	0	0	0	0	0	44.40%	4	0	0	0	0	0	44.36%	4	0	0	0	0	0	44.33%
152		Corporates	172	23	9	1	0	1	14.93%	166	27	11	1	0	2	17.45%	166	24	15	1	0	3	19.52%
153		of which: Other - SME	45	10	1	0	0	0	24.70%	43	11	2	0	0	1	24.89%	43	10	3	0	0	1	25.11%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	24	9	3	0	2	2	81.90%	23	10	4	0	2	3	73.69%	22	11	4	0	2	3	68.09%
156		of which: SME	12	2	1	0	0	1	80.14%	12	2	2	0	0	1	70.71%	11	3	2	0	0	1	63.91%
157		Secured by mortgages on immovable property and ADC exposures	15	15	2	0	1	2	63.71%	15	15	3	0	1	2	54.31%	14	14	4	0	0	2	47.70%
158		of which: Residential immovable property	15	15	2	0	1	2	63.71%	15	15	3	0	1	2	54.31%	14	14	4	0	0	2	47.70%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	33.95%	0	0	0	0	0	0	33.89%	0	0	0	0	0	0	34.16%
168		TOTAL	3,573	999	27	4	8	10	37.48%	3,732	825	43	4	7	15	36.34%	1,965	2,576	59	3	9	21	35.36%

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	GERMANY	Central banks	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
170		Central governments	232	155	0	0	0	0	40.00%	232	155	0	0	0	0	40.00%	232	155	0	0	0	0	40.00%
171		Regional governments or local authorities	1,091	0	0	0	0	0	40.00%	1,091	0	0	0	0	0	40.00%	1,091	0	0	0	0	0	40.00%
172		Public sector entities	447	0	0	0	0	0	43.06%	447	0	0	0	0	0	42.93%	447	0	0	0	0	0	42.83%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	66	0	0	0	0	0	44.40%	66	0	0	0	0	0	44.36%	66	0	0	0	0	0	44.33%
176		Corporates	115	25	4	0	0	2	40.27%	121	17	7	0	0	2	33.32%	111	24	9	0	0	3	30.39%
177		of which: Other - SME	12	8	0	0	0	0	23.35%	19	1	1	0	0	0	24.27%	12	8	1	0	0	0	24.56%
178		of which: Specialised Lending	3	0	0	0	0	0	20.03%	3	0	0	0	0	0	19.91%	3	0	0	0	0	0	19.83%
179		Retail	21	1	4	0	0	3	79.77%	20	1	4	0	0	3	79.04%	20	1	4	0	0	3	78.42%
180		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%
181		Secured by mortgages on immovable property and ADC exposures	11	24	0	0	0	0	30.56%	11	24	1	0	0	0	24.25%	11	23	1	0	0	0	21.93%
182		of which: Residential immovable property	5	4	0	0	0	0	49.28%	5	4	0	0	0	0	35.50%	5	4	0	0	0	0	29.24%
183		of which: Commercial immovable property	6	20	0	0	0	0	18.68%	6	20	1	0	0	0	18.70%	6	19	1	0	0	0	18.72%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**2,002**	**205**	**8**	**1**	**0**	**5**	**57.16%**	**2,008**	**196**	**12**	**1**	**0**	**6**	**48.14%**	**1,998**	**203**	**15**	**1**	**0**	**7**	**43.44%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
193	CROATIA	Central banks	1,328	0	0	0	0	0	0.00%	1,327	0	1	0	0	0	0.00%	1,327	0	1	0	0	0	0.00%
194		Central governments	1,257	0	1	1	0	1	40.00%	1,256	0	3	1	0	1	40.00%	1,236	18	5	1	0	2	40.00%
195		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
196		Public sector entities	1	0	0	0	0	0	34.94%	1	0	0	0	0	0	34.70%	1	0	0	0	0	0	34.17%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	44.40%	0	0	0	0	0	0	44.35%	0	0	0	0	0	0	44.31%
200		Corporates	129	17	3	0	0	1	34.51%	126	18	5	0	0	1	26.15%	119	23	7	0	0	2	22.30%
201		of which: Other - SME	58	7	2	0	0	1	43.25%	56	8	3	0	0	1	32.48%	56	8	4	0	0	1	27.20%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	548	271	97	8	16	57	59.30%	465	312	139	6	18	76	55.13%	419	317	179	6	18	95	53.16%
204		of which: SME	80	124	16	1	5	11	66.69%	51	147	22	0	6	14	64.17%	39	151	29	0	6	18	62.74%
205		Secured by mortgages on immovable property and ADC exposures	225	86	36	1	3	16	45.56%	206	89	53	1	3	20	37.28%	191	87	69	1	3	23	33.26%
206		of which: Residential immovable property	221	81	35	1	3	16	45.53%	203	82	52	1	3	19	37.19%	188	81	68	1	3	23	33.10%
207		of which: Commercial immovable property	4	6	0	0	0	0	47.82%	3	6	1	0	0	0	43.12%	3	6	1	0	0	1	41.78%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**3,491**	**374**	**137**	**10**	**19**	**75**	**54.87%**	**3,383**	**419**	**200**	**8**	**22**	**99**	**49.32%**	**3,295**	**446**	**261**	**8**	**22**	**122**	**46.64%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
217	SERBIA	Central banks	647	0	1	0	0	0	0.00%	646	0	2	0	0	0	0.00%	644	0	4	0	0	0	0.00%
218		Central governments	409	0	1	0	0	0	43.00%	409	0	1	0	0	1	43.07%	314	93	2	0	1	1	43.22%
219		Regional governments or local authorities	0	0	0	0	0	0	25.25%	0	0	0	0	0	0	25.37%	0	0	0	0	0	0	25.55%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Corporates	265	46	15	1	1	7	44.84%	259	45	21	1	1	8	37.92%	255	43	27	1	1	9	34.14%
225		of which: Other - SME	118	43	8	0	1	2	29.74%	115	42	12	0	1	3	26.45%	113	40	16	0	1	4	24.88%
226		of which: Specialised Lending	1	0	0	0	0	0	27.74%	1	0	0	0	0	0	27.58%	1	0	0	0	0	0	27.47%
227		Retail	461	89	36	5	3	28	77.53%	446	91	50	4	3	36	71.63%	436	87	63	4	3	43	68.56%
228		of which: SME	151	22	14	2	1	10	72.05%	145	22	20	2	1	13	68.01%	141	21	25	2	1	17	65.79%
229		Secured by mortgages on immovable property and ADC exposures	336	64	14	1	1	8	59.17%	328	67	19	1	2	10	49.98%	324	67	24	1	2	11	44.79%
230		of which: Residential immovable property	329	57	13	1	1	8	63.64%	321	60	17	1	2	9	53.63%	317	60	21	0	2	10	47.87%
231		of which: Commercial immovable property	7	7	2	0	0	0	22.77%	7	7	2	0	0	0	20.96%	7	6	3	0	0	1	20.24%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	60.91%	0	0	0	0	0	0	60.80%	0	0	0	0	0	0	60.76%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	15.21%	0	0	0	0	0	0	15.27%	0	0	0	0	0	0	15.37%
240		TOTAL	**2,119**	**198**	**67**	**6**	**5**	**43**	**64.78%**	**2,088**	**203**	**94**	**6**	**5**	**54**	**57.56%**	**1,974**	**290**	**120**	**6**	**7**	**64**	**53.33%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
241	UKRAINE	Central banks	434	0	108	0	0	0	0.00%	366	0	176	0	0	0	0.00%	312	0	230	0	0	0	0.00%
242		Central governments	232	32	66	21	1	36	54.71%	194	27	109	19	1	60	54.79%	160	22	147	15	1	81	54.93%
243		Regional governments or local authorities	0	0	0	0	0	0	24.64%	0	0	0	0	0	0	24.74%	0	0	0	0	0	0	24.94%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
248		Corporates	1,204	138	199	9	3	152	76.33%	1,185	134	222	7	3	163	73.40%	1,174	125	242	7	2	173	71.35%
249		of which: Other - SME	417	63	71	4	1	51	71.57%	408	61	82	4	1	56	68.72%	405	55	91	3	1	61	66.89%
250		of which: Specialised Lending	4	0	9	0	0	9	99.22%	4	0	9	0	0	9	98.05%	4	0	9	0	0	9	96.87%
251		Retail	106	227	47	2	13	39	83.91%	99	218	63	2	12	49	78.16%	93	208	79	2	11	59	74.92%
252		of which: SME	36	36	8	0	1	7	92.79%	36	36	9	0	1	8	88.91%	35	36	9	0	1	8	86.90%
253		Secured by mortgages on immovable property and ADC exposures	132	17	5	1	0	2	37.82%	130	16	8	1	0	3	34.71%	128	15	11	0	0	4	33.38%
254		of which: Residential immovable property	21	6	2	0	0	1	54.50%	21	5	3	0	0	2	52.58%	21	5	4	0	0	2	51.36%
255		of which: Commercial immovable property	110	11	3	0	0	1	22.69%	109	11	5	0	0	1	22.29%	107	11	7	0	0	1	22.28%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**2,107**	**415**	**424**	**32**	**17**	**229**	**53.96%**	**1,974**	**394**	**578**	**28**	**16**	**275**	**47.50%**	**1,867**	**370**	**709**	**25**	**14**	**316**	**44.65%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
1	Raiffeisen Bank International AG	Central banks	9,333	10,574	264	0	0	0	0.00%	17,904	1,797	469	0	0	0	0.00%	16,481	3,084	604	0	0	0	0.00%
2		Central governments	16,362	10,535	221	40	156	92	41.50%	16,658	10,011	448	38	114	184	41.00%	16,625	9,825	667	32	117	272	40.79%
3		Regional governments or local authorities	1,758	278	6	2	8	2	36.84%	1,789	236	17	2	6	7	37.47%	1,755	259	28	2	5	11	37.94%
4		Public sector entities	920	333	1	0	1	0	41.05%	1,060	191	3	0	1	1	40.53%	1,061	188	5	0	1	2	39.42%
5		Multilateral Development Banks	2,288	297	1	1	0	0	46.20%	2,515	67	3	0	0	1	45.96%	2,508	74	4	0	0	2	45.77%
6		International Organisations	2,020	204	1	0	0	0	45.64%	2,224	0	1	0	0	1	45.35%	2,223	0	2	0	0	1	45.15%
7		Institutions	1,760	761	2	1	1	1	44.97%	2,382	135	6	1	1	3	44.59%	2,416	100	7	1	0	3	44.37%
8		Corporates	3,819	1,733	489	40	32	271	55.54%	4,207	1,112	721	33	16	341	47.25%	4,115	1,050	876	30	13	387	44.19%
9		of which: Other - SME	1,372	776	189	16	15	96	50.56%	1,521	521	295	14	8	126	42.78%	1,483	488	367	12	6	147	40.15%
10		of which: Specialised Lending	98	7	14	1	0	9	63.88%	96	7	17	1	0	10	57.48%	93	7	20	0	0	10	53.20%
11		Retail	4,775	2,317	610	34	178	434	71.12%	4,654	2,164	885	31	160	570	64.38%	4,579	1,984	1,140	30	143	695	60.97%
12		of which: SME	869	905	155	6	37	110	70.88%	875	828	226	6	34	143	63.42%	871	768	289	5	32	173	59.74%
13		Secured by mortgages on immovable property and ADC exposures	4,790	2,640	397	9	106	182	45.85%	4,613	2,596	617	8	94	223	36.11%	4,515	2,480	832	7	81	264	31.69%
14		of which: Residential immovable property	4,276	2,436	340	6	102	165	48.62%	4,100	2,419	532	5	90	201	37.82%	4,004	2,322	726	5	79	238	32.78%
15		of which: Commercial immovable property	458	173	51	2	3	15	30.59%	459	149	74	2	3	19	26.35%	453	137	91	2	3	23	24.96%
16		of which: Land, acquisition, development and construction exposures (ADC)	57	31	6	1	1	1	18.38%	55	28	11	0	0	2	19.60%	58	21	15	1	0	3	20.13%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	12	3	0	0	0	0	25.09%	12	2	1	0	0	0	24.68%	11	2	1	0	0	0	23.96%
24		TOTAL	47,837	29,674	1,992	129	481	984	49.38%	58,018	18,313	3,173	113	392	1,330	41.93%	56,290	19,047	4,166	102	361	1,636	39.28%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
25	AUSTRIA	Central banks	0	8,165	4	0	0	0	0.00%	8,159	0	10	0	0	0	0.00%	8,156	0	13	0	0	0	0.00%
26		Central governments	3,851	789	1	0	0	0	39.99%	3,832	808	1	0	0	1	39.99%	3,812	827	2	0	0	1	39.99%
27		Regional governments or local authorities	198	28	0	0	0	0	40.00%	198	28	0	0	0	0	40.00%	198	28	0	0	0	0	40.00%
28		Public sector entities	9	64	0	0	0	0	40.05%	68	4	0	0	0	0	37.65%	68	4	0	0	0	0	35.76%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	1,617	236	2	1	1	1	44.78%	1,716	134	4	1	1	2	44.39%	1,750	99	6	1	0	3	44.19%
32		Corporates	548	101	71	4	2	38	53.17%	572	55	93	3	1	43	46.14%	556	53	110	3	1	47	42.87%
33		of which: Other - SME	156	14	13	1	0	9	66.41%	153	12	18	1	0	10	55.51%	150	11	22	1	0	11	50.57%
34		of which: Specialised Lending	65	2	5	0	0	0	5.25%	63	2	6	0	0	1	10.49%	62	2	8	0	0	1	13.11%
35		Retail	578	18	5	0	0	4	71.00%	572	19	10	0	0	5	52.92%	568	19	14	0	0	7	46.37%
36		of which: SME	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
37		Secured by mortgages on immovable property and ADC exposures	708	429	35	0	1	2	6.32%	697	426	49	0	2	4	7.28%	688	424	60	0	2	5	7.86%
38		of which: Residential immovable property	611	395	27	0	1	1	4.86%	600	397	35	0	1	2	5.33%	589	401	43	0	2	2	5.79%
39		of which: Commercial immovable property	95	20	3	0	0	0	6.98%	94	18	7	0	0	1	9.17%	97	13	9	0	0	1	10.28%
40		of which: Land, acquisition, development and construction exposures (ADC)	3	14	4	0	0	1	14.99%	3	12	7	0	0	1	15.38%	2	10	9	0	0	1	15.54%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	11	2	0	0	0	0	23.67%	11	2	1	0	0	0	23.11%	10	2	1	0	0	0	22.58%
48		TOTAL	7,521	9,832	118	6	5	44	37.84%	15,825	1,476	169	5	4	55	32.26%	15,808	1,456	207	5	4	62	30.11%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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 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
49	CZECH REPUBLIC	Central banks	207	380	0	0	0	0	0.00%	207	380	0	0	0	0	0.00%	207	380	0	0	0	0	0.00%
50		Central governments	4,773	21	2	2	0	1	40.00%	4,768	21	7	2	0	3	40.00%	4,762	22	12	2	0	5	40.00%
51		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
52		Public sector entities	2	18	0	0	0	0	34.47%	2	18	0	0	0	0	34.20%	2	18	0	0	0	0	33.88%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	19	2	0	0	0	0	45.64%	20	1	0	0	0	0	45.37%	20	1	0	0	0	0	45.16%
56		Corporates	644	237	31	5	3	10	33.74%	649	206	57	5	2	18	31.87%	631	201	79	4	2	25	31.04%
57		of which: Other - SME	251	141	17	2	2	6	33.19%	262	117	30	2	1	9	30.99%	256	112	41	2	1	12	29.99%
58		of which: Specialised Lending	16	1	1	0	0	0	21.22%	16	1	1	0	0	0	24.63%	15	1	2	0	0	0	25.26%
59		Retail	1,207	196	65	5	9	32	49.25%	1,178	192	98	4	9	42	42.90%	1,168	171	129	4	8	52	39.93%
60		of which: SME	230	41	4	1	0	2	50.19%	235	34	6	1	0	3	48.18%	238	28	9	1	0	4	47.55%
61		Secured by mortgages on immovable property and ADC exposures	2,118	638	68	4	6	13	18.97%	2,092	619	113	3	5	20	17.31%	2,069	603	153	3	5	25	16.61%
62		of which: Residential immovable property	1,982	601	56	3	5	12	20.70%	1,960	585	94	2	5	17	17.91%	1,939	572	127	2	4	21	16.77%
63		of which: Commercial immovable property	90	26	11	1	1	1	9.12%	88	23	16	0	1	2	11.83%	87	20	20	0	0	3	13.20%
64		of which: Land, acquisition, development and construction exposures (ADC)	46	11	2	0	0	0	25.56%	44	11	4	0	0	1	25.38%	43	11	5	0	0	1	25.18%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	8,970	1,492	166	15	19	56	33.77%	8,915	1,438	276	14	17	83	29.99%	8,859	1,396	373	13	15	106	28.49%

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73		Central banks	447	1,047	3	0	0	0	0.00%	445	1,043	10	0	0	0	0.00%	0	1,486	12	0	0	0	0.00%
74		Central governments	501	2,847	5	0	7	2	40.00%	499	2,841	12	0	5	5	40.00%	499	2,837	17	0	4	7	40.00%
75		Regional governments or local authorities	1	1	0	0	0	0	40.00%	1	1	0	0	0	0	40.00%	1	1	0	0	0	0	40.00%
76		Public sector entities	0	79	0	0	1	0	47.13%	0	78	1	0	1	0	46.58%	0	78	1	0	1	0	46.15%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	12	0	0	0	0	0	45.64%	12	0	0	0	0	0	45.31%	12	0	0	0	0	0	45.04%
80		Corporates	320	369	55	5	7	18	32.04%	508	128	109	4	2	30	27.47%	495	113	136	4	1	36	26.21%
81		of which: Other - SME	135	213	28	2	4	8	29.76%	237	84	54	2	1	14	25.34%	233	75	67	2	1	16	24.12%
82		of which: Specialised Lending	6	0	0	0	0	0	29.98%	6	0	0	0	0	0	29.72%	6	0	0	0	0	0	29.26%
83		Retail	209	482	76	2	12	54	71.20%	229	425	114	2	10	71	62.72%	229	391	147	2	10	87	58.76%
84		of which: SME	199	475	75	2	11	53	71.29%	219	418	112	2	9	70	62.96%	219	385	145	2	9	86	59.05%
85	SLOVAKIA	Secured by mortgages on immovable property and ADC exposures	35	41	4	0	1	1	28.54%	38	32	10	0	1	3	25.81%	37	30	13	0	1	4	26.98%
86		of which: Residential immovable property	29	37	4	0	1	1	30.31%	33	29	9	0	1	2	27.10%	31	27	12	0	1	3	28.38%
87		of which: Commercial immovable property	5	4	1	0	0	0	15.64%	5	3	1	0	0	0	17.30%	5	3	2	0	0	0	17.95%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	5.96%	0	0	0	0	0	0	9.73%	0	0	0	0	0	0	10.73%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	34.60%	0	0	0	0	0	0	34.02%	0	0	0	0	0	0	33.34%
96		TOTAL	1,525	4,865	144	7	28	75	52.22%	1,733	4,548	254	7	19	109	42.73%	1,273	4,935	326	6	16	133	40.72%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97		Central banks	0	12	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%
98		Central governments	452	3,773	56	3	100	22	39.68%	747	3,391	142	7	71	56	39.15%	946	3,092	243	7	84	95	38.96%
99		Regional governments or local authorities	203	203	4	2	8	2	40.01%	199	199	12	2	6	5	40.00%	195	194	21	2	5	9	40.00%
100		Public sector entities	0	21	0	0	0	0	45.72%	21	0	0	0	0	0	45.38%	21	0	0	0	0	0	45.09%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	2	0	0	0	0	0	45.64%	2	0	0	0	0	0	45.37%	2	0	0	0	0	0	45.16%
104		Corporates	161	101	12	1	2	4	35.22%	183	67	24	1	1	7	27.59%	177	65	32	1	1	8	25.47%
105		of which: Other - SME	88	68	8	1	1	3	34.07%	101	47	16	1	1	4	26.35%	97	44	22	1	0	5	24.35%
106		of which: Specialised Lending	0	0	0	0	0	0	21.68%	0	0	0	0	0	0	21.47%	0	0	0	0	0	0	21.15%
107		Retail	81	42	7	0	0	3	39.68%	77	41	11	0	0	3	31.39%	77	38	15	0	0	4	27.64%
108		of which: SME	76	41	7	0	0	3	39.40%	73	41	11	0	0	3	31.22%	72	38	15	0	0	4	27.51%
109	ROMANIA	Secured by mortgages on immovable property and ADC exposures	7	3	1	0	0	0	45.01%	9	1	1	0	0	0	32.41%	8	1	2	0	0	0	28.33%
110		of which: Residential immovable property	2	1	1	0	0	0	58.34%	1	1	1	0	0	0	51.27%	1	1	1	0	0	0	47.72%
111		of which: Commercial immovable property	5	2	0	0	0	0	4.69%	7	0	1	0	0	0	6.70%	7	0	1	0	0	0	7.47%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	65.54%	0	0	0	0	0	0	64.75%	0	0	0	0	0	0	63.81%
120		TOTAL	906	4,156	80	6	109	31	39.08%	1,251	3,701	191	10	79	71	37.26%	1,439	3,391	313	10	90	116	37.07%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
121		Central banks	5,430	147	122	0	0	0	0.00%	5,339	144	215	0	0	0	0.00%	5,280	143	276	0	0	0	0.00%
122		Central governments	0	75	42	0	2	4	8.47%	0	54	63	0	1	5	8.42%	0	40	77	0	1	6	8.38%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	75	95	23	1	1	9	40.01%	114	47	32	1	0	12	36.54%	110	46	38	1	0	13	35.13%
129		of which: Other - SME	24	36	14	0	1	6	41.44%	36	18	19	0	0	7	38.19%	32	19	23	0	0	8	36.77%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	954	394	190	12	48	152	80.27%	916	363	257	10	42	194	75.59%	868	350	320	10	39	233	72.79%
132		of which: SME	1	1	3	0	0	3	98.15%	1	1	3	0	0	3	96.78%	1	1	3	0	0	3	95.71%
133	RUSSIAN FEDERATION	Secured by mortgages on immovable property and ADC exposures	53	778	60	0	48	15	24.65%	56	699	137	0	38	28	20.78%	51	622	219	0	30	43	19.73%
134		of which: Residential immovable property	28	746	48	0	48	14	29.09%	21	682	119	0	37	27	22.49%	19	605	198	0	30	41	20.76%
135		of which: Commercial immovable property	26	32	13	0	0	1	7.92%	35	17	18	0	0	2	9.27%	32	17	21	0	0	2	10.04%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	32.78%	0	0	0	0	0	0	32.08%	0	0	0	0	0	0	31.59%
144		TOTAL	6,512	1,489	437	12	99	180	41.15%	6,426	1,308	704	11	81	240	34.06%	6,308	1,200	930	10	70	296	31.80%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
145		Central banks	850	231	1	0	0	0	0.00%	848	231	4	0	0	0	0.00%	0	1,077	6	0	0	0	0.00%
146		Central governments	542	2,578	22	3	45	9	39.62%	546	2,532	63	3	35	25	39.46%	493	2,545	103	3	25	41	39.38%
147		Regional governments or local authorities	10	4	0	0	0	0	40.00%	10	4	0	0	0	0	40.00%	10	3	1	0	0	0	40.00%
148		Public sector entities	83	0	0	0	0	0	34.12%	82	0	1	0	0	0	33.79%	82	0	1	0	0	0	32.70%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	4	0	0	0	0	0	45.64%	4	0	0	0	0	0	45.37%	4	0	0	0	0	0	45.16%
152		Corporates	39	153	13	1	5	3	21.52%	103	71	30	1	1	8	26.69%	102	63	39	1	1	11	27.12%
153		of which: Other - SME	6	48	3	0	2	1	29.14%	19	29	9	0	1	3	29.46%	22	23	12	0	0	3	28.88%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	13	20	3	0	2	2	81.29%	8	25	4	0	2	3	69.69%	11	21	5	0	2	3	62.14%
156		of which: SME	8	6	1	0	0	1	79.50%	6	8	2	0	0	1	65.32%	7	6	2	0	0	1	55.44%
157	HUNGARY	Secured by mortgages on immovable property and ADC exposures	14	15	3	0	1	2	53.89%	12	15	6	0	1	2	36.34%	11	14	7	0	1	2	32.84%
158		of which: Residential immovable property	14	15	3	0	1	2	53.89%	12	15	6	0	1	2	36.34%	11	14	7	0	1	2	32.84%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	40.34%	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	39.23%
168		TOTAL	1,556	3,001	42	5	53	15	36.96%	1,614	2,879	107	5	39	38	35.42%	713	3,724	162	4	29	57	35.31%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
169	GERMANY	Central banks	0	20	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%	20	0	0	0	0	0	0.00%
170		Central governments	138	249	0	0	0	0	40.00%	138	249	0	0	0	0	40.00%	138	249	0	0	0	0	40.00%
171		Regional governments or local authorities	1,053	38	0	0	0	0	40.00%	1,090	0	1	0	0	0	40.00%	1,061	28	1	0	0	0	40.00%
172		Public sector entities	446	1	0	0	0	0	45.41%	447	0	0	0	0	0	44.95%	447	0	1	0	0	0	44.60%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	1	65	0	0	0	0	45.64%	66	0	0	0	0	0	45.37%	66	0	0	0	0	0	45.17%
176		Corporates	90	48	5	1	0	2	37.30%	98	36	10	1	0	3	31.42%	92	40	13	0	0	4	29.42%
177		of which: Other - SME	4	16	1	0	0	0	26.14%	4	16	1	0	0	0	27.24%	4	15	2	0	0	0	27.26%
178		of which: Specialised Lending	3	0	0	0	0	0	21.25%	3	0	0	0	0	0	21.19%	3	0	0	0	0	0	20.85%
179		Retail	21	1	4	0	0	3	81.47%	20	1	4	0	0	3	80.50%	20	1	4	0	0	3	79.67%
180		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%
181		Secured by mortgages on immovable property and ADC exposures	10	24	1	0	0	0	29.29%	10	24	1	0	0	0	24.96%	10	23	2	0	0	0	23.78%
182		of which: Residential immovable property	5	5	0	0	0	0	44.87%	5	4	0	0	0	0	30.30%	5	4	1	0	0	0	25.25%
183		of which: Commercial immovable property	6	20	0	0	0	0	21.99%	6	19	1	0	0	0	22.91%	5	19	1	0	0	0	23.23%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		TOTAL	**1,759**	**446**	**10**	**1**	**1**	**5**	**53.16%**	**1,889**	**310**	**17**	**1**	**1**	**7**	**43.39%**	**1,853**	**341**	**21**	**1**	**1**	**8**	**39.98%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
193	CROATIA	Central banks	1,328	0	0	0	0	0	0.00%	1,327	0	1	0	0	0	0.00%	1,327	0	2	0	0	0	0.00%
194		Central governments	1,256	0	3	2	0	1	40.00%	1,252	0	7	1	0	3	40.00%	1,231	18	10	1	0	4	40.00%
195		Regional governments or local authorities	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%
196		Public sector entities	1	0	0	0	0	0	36.28%	1	0	0	0	0	0	35.83%	1	0	0	0	0	0	35.19%
197		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	45.64%	0	0	0	0	0	0	45.28%	0	0	0	0	0	0	44.98%
200		Corporates	97	48	4	0	0	1	30.06%	108	35	7	0	0	2	22.32%	106	33	10	0	0	2	19.92%
201		of which: Other - SME	49	16	2	0	0	1	37.91%	50	13	4	0	0	1	27.25%	49	13	6	0	0	1	23.72%
202		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Retail	270	544	101	4	55	60	59.28%	238	510	168	3	51	90	53.56%	244	443	228	3	43	117	51.29%
204		of which: SME	29	174	17	0	12	11	66.41%	29	167	25	0	11	16	63.37%	28	160	32	0	11	20	61.83%
205		Secured by mortgages on immovable property and ADC exposures	170	140	37	1	9	17	44.83%	141	141	65	1	9	22	34.01%	133	122	92	1	7	27	29.83%
206		of which: Residential immovable property	167	133	37	1	8	16	44.81%	139	135	64	1	8	22	33.91%	131	116	90	1	7	27	29.67%
207		of which: Commercial immovable property	3	7	1	0	1	0	46.58%	3	7	1	0	1	0	40.38%	2	7	2	0	0	1	39.41%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Securitisation																					
215		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		TOTAL	**3,124**	**733**	**146**	**7**	**64**	**79**	**54.27%**	**3,068**	**687**	**248**	**6**	**60**	**116**	**46.92%**	**3,044**	**617**	**341**	**5**	**51**	**150**	**44.07%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
217	SERBIA	Central banks	645	0	3	0	0	0	0.00%	642	0	6	0	0	0	0.00%	638	0	9	0	0	0	0.00%
218		Central governments	388	20	2	1	0	1	45.17%	406	0	4	1	0	2	44.92%	312	92	6	1	1	3	44.61%
219		Regional governments or local authorities	0	0	0	0	0	0	28.83%	0	0	0	0	0	0	28.49%	0	0	0	0	0	0	28.03%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Corporates	207	96	22	2	2	9	39.45%	226	60	39	2	1	13	32.74%	220	57	49	1	1	15	30.68%
225		of which: Other - SME	95	62	12	1	2	4	28.86%	101	45	23	1	1	6	26.30%	95	44	30	1	1	8	25.43%
226		of which: Specialised Lending	1	0	0	0	0	0	29.44%	1	0	0	0	0	0	29.35%	1	0	0	0	0	0	28.90%
227		Retail	447	102	37	5	4	29	79.11%	434	101	52	4	4	37	72.54%	431	90	66	4	3	45	69.22%
228		of which: SME	145	27	14	2	1	10	73.49%	139	27	20	2	1	14	68.79%	138	23	26	2	1	17	66.31%
229		Secured by mortgages on immovable property and ADC exposures	330	69	15	1	2	9	57.73%	323	71	20	1	2	10	48.20%	323	66	25	1	2	11	43.48%
230		of which: Residential immovable property	323	62	13	1	2	8	63.43%	317	65	17	0	2	9	53.38%	317	60	21	0	2	10	47.62%
231		of which: Commercial immovable property	7	7	2	0	0	0	21.34%	7	6	3	0	0	1	19.84%	6	6	4	0	0	1	20.15%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	61.99%	0	0	0	0	0	0	61.24%	0	0	0	0	0	0	61.04%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation																					
239		Other exposures	0	0	0	0	0	0	17.09%	0	0	0	0	0	0	16.92%	0	0	0	0	0	0	16.68%
240		TOTAL	**2,018**	**288**	**77**	**9**	**7**	**47**	**60.56%**	**2,031**	**232**	**121**	**7**	**6**	**62**	**51.07%**	**1,924**	**305**	**155**	**7**	**7**	**74**	**47.72%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
241	UKRAINE	Central banks	420	0	122	0	0	0	0.00%	337	0	205	0	0	0	0.00%	277	0	265	0	0	0	0.00%
242		Central governments	223	33	74	25	1	42	56.07%	177	26	127	21	1	71	56.05%	140	20	169	16	1	95	56.01%
243		Regional governments or local authorities	0	0	0	0	0	0	26.11%	0	0	0	0	0	0	26.12%	0	0	0	0	0	0	26.08%
244		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
245		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
247		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
248		Corporates	1,147	183	210	16	5	159	75.75%	1,140	149	251	12	4	180	71.78%	1,119	138	283	11	4	197	69.44%
249		of which: Other - SME	393	82	76	7	3	54	71.56%	388	68	95	6	2	64	67.99%	378	64	109	5	2	72	65.98%
250		of which: Specialised Lending	4	0	9	0	0	9	98.91%	4	0	9	0	0	9	96.95%	4	0	9	0	0	9	95.28%
251		Retail	104	228	48	2	16	40	83.39%	97	217	66	2	14	51	77.51%	91	207	83	2	12	61	74.34%
252		of which: SME	36	36	8	0	1	7	92.12%	35	36	9	0	1	8	87.49%	35	36	9	0	1	8	85.05%
253		Secured by mortgages on immovable property and ADC exposures	126	21	6	1	1	2	35.96%	123	19	12	1	0	4	32.18%	120	18	16	1	0	5	30.84%
254		of which: Residential immovable property	20	6	3	0	1	1	54.35%	20	6	4	0	0	2	50.87%	19	5	5	0	0	3	48.90%
255		of which: Commercial immovable property	106	15	4	1	0	1	22.97%	103	14	8	1	0	2	22.58%	100	13	11	1	0	2	22.39%
256		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
259		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
261		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																					
263		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
264		TOTAL	**2,021**	**465**	**460**	**45**	**23**	**243**	**52.78%**	**1,874**	**411**	**661**	**36**	**20**	**306**	**46.33%**	**1,747**	**384**	**816**	**30**	**17**	**358**	**43.85%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	10,073						
2		SEC-SA	1,123						
3		SEC-ERBA	584						
4		SEC-IAA	0						
5		**Total**	**11,780**						
6	REA	SEC-IRBA	1,625	1,783	1,958	2,132	1,920	2,254	2,714
7		SEC-SA	319	338	376	412	388	471	578
8		SEC-ERBA	103	110	120	130	112	124	141
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	53	53	53	53	53	53	53
11		**Total**	**2,101**	**2,285**	**2,506**	**2,727**	**2,473**	**2,903**	**3,487**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Raiffeisen Bank International AG

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	70,267	65,541	65,725	66,276	67,449	68,040	68,218	69,511
2	Risk exposure amount for securitisations and re-securitisations	2,296	2,101	2,285	2,506	2,727	2,473	2,903	3,487
3	Risk exposure amount other credit risk	67,971	63,441	63,441	63,770	64,721	65,567	65,315	66,024
4	Risk exposure amount for market risk	9,069	9,125	9,125	9,125	9,125	9,740	9,740	9,740
5	Risk exposure amount for operational risk	16,218	18,275	18,275	18,275	18,275	18,275	18,275	18,275
6	Other risk exposure amounts	0	0	1,349	1,349	1,349	1,596	1,596	1,596
7	**Total Risk exposure amount before Output floor**	**95,553**	**92,942**	**94,475**	**95,025**	**96,198**	**97,651**	**97,829**	**99,123**
8	**Unfloored Total Risk exposure amount (transitional)**		**92,988**	**94,475**	**95,025**	**96,198**	**97,651**	**97,829**	**99,123**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**96,875**	**98,179**	**97,860**	**98,323**	**101,870**	**101,164**	**101,743**
10	Standardised Risk exposure amount for credit risk exposures		91,912	95,693	97,283	99,598	97,793	100,709	105,032
11	Standardised Risk exposure amount for market risk exposures		13,575	13,575	13,575	13,575	13,575	13,575	13,575
12	Standardised Risk exposure amount for operational risk		18,275	18,275	18,275	18,275	18,275	18,275	18,275
13	Other Standardised risk exposure amounts		0	1,349	1,349	1,349	1,596	1,596	1,596
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**113,908**	**119,415**	**120,613**	**122,422**	**122,583**	**124,915**	**128,964**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**128,506**	**133,112**	**134,107**	**135,562**	**135,894**	**138,214**	**141,733**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**95,600**	**92,988**	**94,475**	**95,025**	**96,198**	**97,651**	**97,829**	**99,123**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**96,888**	**96,875**	**98,179**	**97,860**	**98,323**	**101,870**	**101,164**	**102,757**

2025 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		**A**	**OWN FUNDS**		**20,572**	**20,640**	**21,877**	**22,791**	**23,673**	**19,750**	**20,101**	**19,852**
2		**A.1**	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**16,334**	**16,335**	**17,623**	**18,616**	**19,560**	**15,392**	**15,749**	**15,592**
3		A.1.1	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
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		15,751		17,336	18,846	20,293	15,491	16,221	16,578
6		A.1.3	Accumulated other comprehensive income		-4,878		-4,878	-4,878	-4,878	-5,108	-5,108	-5,108
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	-231	-231	-231
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		-4,878		-4,878	-4,878	-4,878	-4,878	-4,878	-4,878
10		A.1.4	Other Reserves		-540		-540	-540	-540	-540	-540	-540
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		706	711	711	711	711	711	711	711
13		A.1.7	Adjustments to CET1 due to prudential filters		66	66	66	66	66	45	45	45
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-60	-60	-60	-60	-60	-81	-81	-81
15		A.1.7.2	Cash flow hedge reserve		128		128	128	128	128	128	128
16		A.1.7.3	Other adjustments		-3		-3	-3	-3	-3	-3	-3
17		A.1.8	(-) Intangible assets (including Goodwill)		-623		-582	-535	-446	-582	-535	-446
18		A.1.8.1	of which: Goodwill (-)		-52		-52	-52	-52	-52	-52	-52
19		A.1.8.2	of which: Software assets (-)		-497		-456	-409	-320	-456	-409	-320
20		A.1.8.3	of which: Other intangible assets (-)		-74		-74	-74	-74	-74	-74	-74
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-7	-7	0	0	0	-138	0	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	-7	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-56	-60	-60	-60	-60	-60	-60	-60
27		A.1.14.1	of which: from securitisation positions (-)		-56		-60	-60	-60	-60	-60	-60
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-133	-133	-401	-965	-1,549	-397	-955	-1,558
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-40							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	40	40							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		77	77	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		77							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		77							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,844	1,844	1,844	1,844	1,844	1,844	1,844	1,844
52		A.2.1	Additional Tier 1 Capital instruments		1,844	1,844	1,844	1,844	1,844	1,844	1,844	1,844
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		18,178	18,179	19,466	20,460	21,404	17,236	17,592	17,436
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,394	2,461	2,410	2,331	2,269	2,514	2,509	2,416
59		A.4.1	Tier 2 Capital instruments		2,299	2,299	2,299	2,299	2,299	2,299	2,299	2,299
60		A.4.2	Other Tier 2 Capital components and deductions		125	193	141	62	0	245	240	147
61		A.4.3	Tier 2 transitional adjustments		-30	-30	-30	-30	-30	-30	-30	-30
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-30							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			92,988	94,475	95,025	96,198	97,651	97,829	99,123
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			96,875	98,179	97,860	98,323	101,870	101,164	101,743
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			113,908	119,415	120,613	122,422	122,583	124,915	128,964
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			128,506	133,112	134,107	135,562	135,894	138,214	141,733
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		95,600	92,988	94,475	95,025	96,198	97,651	97,829	99,123
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		96,888	96,875	98,179	97,860	98,323	101,870	101,164	102,757
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.09%	17.57%	18.65%	19.59%	20.33%	15.76%	16.10%	15.73%
70		C.2	Tier 1 Capital ratio (transitional)		19.01%	19.55%	20.60%	21.53%	22.25%	17.65%	17.98%	17.59%
71		C.3	Total Capital ratio (transitional)		21.52%	22.20%	23.16%	23.98%	24.61%	20.22%	20.55%	20.03%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		16,258	16,258	17,623	18,616	19,560	15,392	15,749	15,592
73		D.2	TIER 1 CAPITAL (fully loaded)		18,101	18,102	19,466	20,460	21,404	17,236	17,592	17,436
74		D.3	TOTAL CAPITAL (fully loaded)		20,525	20,594	21,907	22,821	23,703	19,780	20,131	19,882
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.78%	16.78%	17.95%	19.02%	19.89%	15.11%	15.57%	15.17%
76		E.2	Tier 1 Capital ratio (fully loaded)		18.68%	18.69%	19.83%	20.91%	21.77%	16.92%	17.39%	16.97%
77		E.3	Total Capital ratio (fully loaded)		21.18%	21.26%	22.31%	23.32%	24.11%	19.42%	19.90%	19.35%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		231,662		231,662	231,662	231,662	231,662	231,662	231,662
79		H.2	Total leverage ratio exposures (fully loaded)		231,662		231,662	231,662	231,662	231,662	231,662	231,662
80		H.3	Leverage ratio (transitional)		7.85%	7.85%	8.40%	8.83%	9.24%	7.44%	7.59%	7.53%
81		H.4	Leverage ratio (fully loaded)		7.81%	7.81%	8.40%	8.83%	9.24%	7.44%	7.59%	7.53%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.63%		0.63%	0.63%	0.63%	0.63%	0.63%	0.63%
84		P.3	O-SII buffer		1.50%		1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		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%
87		P.6	Combined buffer		5.63%		5.88%	5.88%	5.88%	5.88%	5.88%	5.88%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.80%	2.80%	2.79%	2.79%	2.79%	2.79%	2.79%	2.79%
89		R.1.1	of which: CET1		1.58%	1.58%	1.57%	1.57%	1.57%	1.57%	1.57%	1.57%
90		R.1.2	of which: AT1		0.53%	0.53%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.80%	10.80%	10.79%	10.79%	10.79%	10.79%	10.79%	10.79%
92		R.2.1	of which: CET1		6.08%	6.08%	6.07%	6.07%	6.07%	6.07%	6.07%	6.07%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		16.43%	16.43%	16.67%	16.67%	16.67%	16.67%	16.67%	16.67%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.70%	11.70%	11.95%	11.95%	11.95%	11.95%	11.95%	11.95%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.29%	0.10%	0.22%	0.33%	0.45%	0.26%	0.27%	0.42%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Raiffeisen Bank International AG

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	5,777	5,652	5,678	5,660	4,338	4,728	4,827
2	Interest income	10,473	9,279	8,898	8,923	9,981	10,114	10,067
3	Interest expense	-4,696	-3,583	-3,177	-3,219	-5,576	-5,254	-5,049
4	**Dividend income**	31	31	31	31	15	15	15
5	**Net fee and commission income**	2,619	2,601	2,535	2,477	1,997	1,993	2,022
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-38	0	0	0	-468	72	72
7	**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**					-39		
8	**Other operating income not listed above, net**	142	207	207	207	28	204	204
9	**Total operating income, net**	8,531	8,490	8,451	8,376	5,871	7,012	7,141
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-149	-353	-507	-547	-1,449	-834	-1,885
11	**Other income and expenses not listed above, net**	-5,381	-4,354	-4,324	-4,363	-4,859	-4,442	-4,400
12	**Profit or (-) loss before tax from continuing operations**	3,001	3,784	3,620	3,466	-437	1,736	856
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-953	-1,126	-1,086	-1,040	131	-512	-257
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	-673						
15	**Profit or (-) loss for the year**	**1,374**	**2,658**	**2,534**	**2,427**	**-306**	**1,225**	**599**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	671	1,074	1,023	980	-45	495	242
17	**Attributable to owners of the parent net of estimated dividends**	704	1,585	1,511	1,446	-260	730	357
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	199,368						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Raiffeisen Bank International AG

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0