



## 2018 EU-wide Transparency Exercise

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

## 2018 EU-wide Transparency Exercise

### Capital

Raiffeisen Bank International AG

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>12,892</b>	<b>13,176</b>		
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,266</b>	<b>9,486</b>		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,974	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,154	6,691	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,504	-2,694	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-125	-148	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	444	423	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	48	-21	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-730	-667	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-7	-9	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-76	-35	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-37	-29	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-37	-29	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	125	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-23	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	148	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>573</b>	<b>1,223</b>			
A.2.1	Additional Tier 1 Capital instruments	640	1,133	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-68	90	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,839</b>	<b>10,709</b>			
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,053</b>	<b>2,466</b>			
A.4.1	Tier 2 Capital instruments	2,854	2,252	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	192	215	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	7	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>71,902</b>	<b>74,346</b>			
B.1	Of which: Transitional adjustments included	7	9	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.89%</b>	<b>12.76%</b>	<b>CA3 (1)</b>	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.68%</b>	<b>14.40%</b>	<b>CA3 (3)</b>	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.93%</b>	<b>17.72%</b>	<b>CA3 (5)</b>	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,141</b>	<b>9,486</b>	<b>[A.1-A.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]</b>	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>12.71%</b>	<b>12.76%</b>	<b>(D.1)/(B-B.1)</b>	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Raiffeisen Bank International AG

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,839	10,709	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,781	10,619	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	160,828	170,962	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	160,821	170,962	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.2%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	59,893	62,532
Risk exposure amount for securitisation and re-securitisations in the banking book	237	245
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	59,656	62,287
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,451	3,663
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	254	228
Risk exposure amount for operational risk	8,303	7,900
Other risk exposure amounts	0	23
<b>Total Risk Exposure Amount</b>	<b>71,902</b>	<b>74,346</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

### P&L

Raiffeisen Bank International AG

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	4,312	2,353
Of which debt securities income	314	198
Of which loans and advances income	3,771	1,881
Interest expenses	1,196	689
(Of which deposits expenses)	740	339
(Of which debt securities issued expenses)	342	146
(Expenses on share capital repayable on demand)	0	0
Dividend income	90	74
Net Fee and commission income	1,687	856
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-48	21
Gains or (-) losses on financial assets and liabilities held for trading, net	89	-297
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	14
Gains or (-) losses from hedge accounting, net	-15	-2
Exchange differences [gain or (-) loss], net	69	301
Net other operating income /(expenses)	-37	-71
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,937</b>	<b>2,561</b>
(Administrative expenses)	2,777	1,407
(Depreciation)	285	133
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	24	-61
(Commitments and guarantees given)	4	-40
(Other provisions)	20	-22
Of which pending legal issues and tax litigation <sup>1</sup>	30	
Of which restructuring <sup>1</sup>	15	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	216	-44
(Financial assets at fair value through other comprehensive income)	n.a.	-1
(Financial assets at amortised cost)	n.a.	-43
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	100	2
(of which Goodwill)	0	8
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	62	21
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	-120
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,599</b>	<b>1,025</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,238</b>	<b>822</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,238</b>	<b>822</b>
Of which attributable to owners of the parent	1,112	760

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

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raffaelsen Bank International AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	26,274	30,091	1,105		26,667	28,450	625	
	Regional governments or local authorities	263	257	103		291	271	111	
	Public sector entities	100	98	44		85	81	30	
	Multilateral Development Banks	1,484	2,092	0		1,368	1,997	0	
	International Organisations	748	747	0		739	738	0	
	Institutions	2,302	2,350	318		2,753	2,731	245	
	Corporates	11,293	8,135	7,393		10,642	7,473	7,140	
	of which: SME	3,335	2,280	2,009		3,351	2,330	2,041	
	Retail	10,958	7,761	5,602		10,457	8,030	5,792	
	of which: SME	1,518	1,217	697		1,630	1,296	746	
	Secured by mortgages on immovable property	13,033	12,835	7,842		13,051	12,834	7,636	
	of which: SME	1,410	1,369	733		1,396	1,352	715	
	Exposures in default	2,025	686	760	1,289	1,934	650	731	1,241
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	77	77	15		52	52	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	109	109	38		137	137	55		
Equity	1,242	1,242	2,038		1,091	1,091	1,823		
Securitisation	5	5	4		0	0	0		
Other exposures	6,485	6,489	2,897		6,746	6,739	2,575		
<b>Standardised Total<sup>2</sup></b>	<b>77,582</b>	<b>72,954</b>	<b>37,850</b>	<b>1,444</b>	<b>76,013</b>	<b>71,274</b>	<b>26,774</b>	<b>1,505</b>	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
AUSTRIA	Central governments or central banks	6,644	7,934	0		10,836	12,078	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		5	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,555	1,551	80		1,465	1,463	68	
	Corporates	929	783	760		781	685	662	
	of which: SME	141	109	106		131	92	89	
	Retail	825	446	334		748	391	294	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,024	5,904	2,095		6,120	5,983	2,122	
	of which: SME	335	324	104		357	346	107	
	Exposures in default	41	23	25	19	31	19	19	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	12	12	2		4	4	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	105	105	34		134	134	52		
Equity	1,010	1,010	1,648		904	904	1,501		
Securitisation									
Other exposures	2,380	2,380	954		2,674	2,673	705		
<b>Standardised Total<sup>2</sup></b>				<b>30</b>				<b>26</b>	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
CZECH REPUBLIC	Central governments or central banks	5,360	5,515	0		4,568	4,601	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	76	96	39		6	24	10	
	Corporates	514	423	400		542	422	394	
	of which: SME	222	191	167		236	196	169	
	Retail	1,215	922	643		1,337	997	656	
	of which: SME	313	273	160		340	292	171	
	Secured by mortgages on immovable property	784	775	302		822	809	308	
	of which: SME	86	86	25		83	83	24	
	Exposures in default	63	18	20	43	61	18	19	42
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	5		3	3	5		
Securitisation									
Other exposures	293	292	143		285	284	164		
<b>Standardised Total<sup>2</sup></b>				<b>46</b>				<b>54</b>	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	1	1	1		0	0	0	
	Regional governments or local authorities	6	5	5		6	5	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	13	7		15	7	4	
	Corporates	294	239	216		326	269	243	
	of which: SME	140	109	88		160	135	109	
	Retail	2,731	2,124	1,990		2,948	2,322	1,739	
	of which: SME	21	17	10		21	16	9	
	Secured by mortgages on immovable property	1,072	1,068	388		1,130	1,129	413	
	of which: SME	137	135	58		118	116	49	
	Exposures in default	193	36	38	127	232	53	66	155
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	6		0	0	0		
Securitisation									
Other exposures	634	634	249		566	566	226		
<b>Standardised Total<sup>2</sup></b>				<b>161</b>				<b>194</b>	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raffaelsen Bank International AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
SLOVAKIA	Central governments or central banks	2,118	2,121	0		1,705	1,708	0	
	Regional governments or local authorities	14	11	2		12	12	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		8	8	2	
	Corporates	343	294	273		345	296	275	
	of which: SME	150	141	119		168	156	134	
	Retail	586	436	277		628	478	305	
	of which: SME	341	278	159		363	301	172	
	Secured by mortgages on immovable property	57	57	24		59	57	25	
	of which: SME	46	45	20		50	48	21	
	Exposures in default	32	10	14	21	45	21	25	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	70	70	167		60	60	166		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	321	321	241	25	318	318	255	37	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
POLAND	Central governments or central banks	3,664	3,779	0		2,900	3,001	6	
	Regional governments or local authorities	29	29	6		25	26	5	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	14	5		23	22	9	
	Corporates	4,049	2,520	2,439		3,892	2,408	2,324	
	of which: SME	1,149	639	558		1,151	665	581	
	Retail	1,790	1,565	1,130		1,787	1,542	1,115	
	of which: SME	323	246	142		304	229	131	
	Secured by mortgages on immovable property	3,655	3,617	4,311		3,462	3,405	4,045	
	of which: SME	494	479	368		451	433	332	
	Exposures in default	721	294	312	417	685	290	317	383
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	44	44	9		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	14	14	26		4	4	10		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	318	318	142	452	309	309	181	491	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
ROMANIA	Central governments or central banks	2,525	2,791	0		870	1,141	0	
	Regional governments or local authorities	132	130	26		145	144	29	
	Public sector entities	12	10	10		11	11	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		11	10	2	
	Corporates	771	412	400		965	500	487	
	of which: SME	90	87	75		94	91	78	
	Retail	138	115	69		148	124	77	
	of which: SME	82	80	42		89	84	48	
	Secured by mortgages on immovable property	25	25	14		24	23	13	
	of which: SME	7	7	3		8	7	3	
	Exposures in default	9	3	3	5	9	3	3	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	4		3	3	3		
Equity	8	8	10		5	5	5		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	598	586	128	20	504	504	135	7	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
HUNGARY	Central governments or central banks	2,111	2,116	0		1,748	1,761	0	
	Regional governments or local authorities	21	22	4		39	27	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	288	252	247		279	249	244	
	of which: SME	39	39	34		46	46	41	
	Retail	42	14	10		42	14	11	
	of which: SME	18	2	1		17	1	1	
	Secured by mortgages on immovable property	13	12	4		12	11	4	
	of which: SME	2	1	0		1	1	0	
	Exposures in default	6	2	2	5	13	1	2	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	58	58	66		52	52	66		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	260	260	64	12	338	338	85	14	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	1,245	1,454	0		1,090	1,334	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	134	35		190	187	32	
	Corporates	277	241	173		161	141	140	
	of which: SME	31	30	30		10	10	10	
	Retail	3	2	1		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	118	118	58		66	88	38	
	of which: SME	12	12	3		11	11	3	
	Exposures in default	16	9	11	7	14	7	7	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	17	17	19		2	2	4		
Securitisation									
Other exposures	10	10	10	7	8	8	9	11	
Standardised Total <sup>2</sup>				7				11	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	1,165	1,186	0		833	834	6	
	Regional governments or local authorities	5	4	1		5	4	3	
	Public sector entities	3	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		5	5	2	
	Corporates	94	73	68		132	108	102	
	of which: SME	43	36	31		54	42	37	
	Retail	1,296	1,106	816		1,316	1,108	817	
	of which: SME	99	74	43		105	79	45	
	Secured by mortgages on immovable property	270	268	107		300	296	118	
	of which: SME	7	6	3		7	7	3	
	Exposures in default	245	61	66	181	240	51	56	187
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	332	327	233	198	398	393	229	217	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BULGARIA	Central governments or central banks	901	913	0		438	449	0	
	Regional governments or local authorities	17	17	3		18	15	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	118	114	103		128	124	112	
	of which: SME	80	78	67		91	88	76	
	Retail	74	50	33		80	56	37	
	of which: SME	31	26	15		35	29	17	
	Secured by mortgages on immovable property	16	15	10		17	16	10	
	of which: SME	2	1	1		4	3	2	
	Exposures in default	7	3	3	4	6	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	5		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	131	131	38	5	121	121	37	6	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Raiffeisen Bank International AG

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted <sup>2)</sup>	Of which: defaulted		Of which: defaulted	Of which: defaulted						
Consolidated data	Central banks and central governments	2,895	0	2,139	1,019	0	0	7,276	0	6,482	1,936	0	2
	Institutions	6,964	7	5,320	1,190	0	14	8,420	8	7,002	1,735	0	8
	Corporates	63,520	2,197	40,971	23,999	0	1,130	66,213	1,817	42,907	25,578	0	1,068
	Corporates - Of Which: Specialised Lending	6,279	388	5,810	4,133	0	141	5,935	350	5,451	3,740	0	131
	Corporates - Of Which: SME	7,806	278	4,760	3,722	0	151	8,537	258	5,345	4,324	0	169
	Retail	16,914	624	15,794	5,324	227	547	17,917	602	16,980	5,913	220	587
	Retail - Secured on real estate property	10,453	367	10,094	2,486	146	257	11,003	334	10,627	2,627	130	269
	Retail - Secured on real estate property - Of Which: SME	179	8	171	76	5	9	193	8	183	97	4	12
	Retail - Secured on real estate property - Of Which: non-SME	10,274	358	9,923	2,411	141	248	10,810	325	10,444	2,529	125	256
	Retail - Qualifying Revolving	1,921	40	1,298	342	7	48	1,916	35	1,502	336	8	44
	Retail - Other Retail	4,541	217	4,402	2,495	74	242	4,998	233	4,851	2,951	83	274
	Retail - Other Retail - Of Which: SME	756	41	705	350	9	42	828	40	770	428	11	46
	Retail - Other Retail - Of Which: non-SME	3,785	176	3,697	2,144	64	200	4,170	193	4,081	2,523	72	228
	Equity	123	14	123	178	0	0	236	1	236	351	0	0
Securitisation	2,868	0	2,520	233	0	0	2,768	0	2,482	245	0	0	
Other non credit-obligation assets													
IRB Total													
					31,944						35,758		

<sup>1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2)</sup> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted <sup>2)</sup>	Of which: defaulted		Of which: defaulted	Of which: defaulted						
AUSTRIA	Central banks and central governments	15	0	26	2	0	0	0	10	1	0	0	0
	Institutions	2,563	0	1,794	219	0	6	2,770	0	2,066	295	0	0
	Corporates	14,606	357	7,576	3,269	0	123	14,406	279	7,757	3,091	0	112
	Corporates - Of Which: Specialised Lending	847	92	816	508	0	6	818	95	787	431	0	1
	Corporates - Of Which: SME	112	17	78	51	0	0	98	1	67	49	0	0
	Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	36	0	36	70	0	0	126	0	126	164	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted <sup>2)</sup>	Of which: defaulted		Of which: defaulted	Of which: defaulted						
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	210	0	210	4	0	0	0
	Institutions	98	0	94	21	0	97	0	253	53	0	0	0
	Corporates	5,209	76	3,128	2,408	0	59	5,610	60	3,261	2,555	0	55
	Corporates - Of Which: Specialised Lending	1,336	11	1,247	958	0	6	1,185	8	1,100	752	0	8
	Corporates - Of Which: SME	1,326	18	749	646	0	16	1,410	12	834	760	0	11
	Retail	5,171	136	4,770	1,338	17	132	5,238	120	4,845	1,299	15	135
	Retail - Secured on real estate property	3,657	48	3,384	716	5	38	3,747	43	3,654	698	4	50
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,657	48	3,384	716	5	38	3,747	43	3,654	698	4	50
	Retail - Qualifying Revolving	1,099	21	414	156	2	25	653	17	385	120	2	19
	Retail - Other Retail	805	67	772	466	10	69	839	61	806	481	8	66
	Retail - Other Retail - Of Which: SME	375	25	342	157	4	25	382	23	350	161	3	27
	Retail - Other Retail - Of Which: non-SME	430	42	430	309	6	44	456	37	456	319	5	40
	Equity	10	0	10	28	0	0	10	0	10	25	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted <sup>2)</sup>	Of which: defaulted		Of which: defaulted	Of which: defaulted						
RUSSIAN FEDERATION	Central banks and central governments	572	0	585	204	0	0	1,745	0	1,767	574	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,296	161	7,244	3,708	0	89	8,909	124	5,990	3,170	0	59
	Corporates - Of Which: Specialised Lending	608	60	608	613	0	15	218	59	206	153	0	17
	Corporates - Of Which: SME	678	5	432	369	0	2	855	9	570	501	0	5
	Retail	9	0	8	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	1	0	0	0	0	0	1	0	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	4	0	4	9	0	0	7	0	7	15	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Raiffeisen Bank International AG

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SLOVAKIA	Central banks and central governments	6	0	6	1	0	0	6	0	6	1	0	0
	Institutions	146	0	146	18	0	0	180	0	181	30	0	0
	Corporates	5,011	185	3,325	2,188	0	0	5,115	170	3,349	2,302	0	87
	Corporates - Of Which: Specialised Lending	1,029	46	895	620	0	31	1,006	45	856	579	0	35
	Corporates - Of Which: SME	1,146	43	618	452	0	26	1,204	37	694	540	0	23
	Retail	5,435	116	5,262	955	30	77	5,920	115	5,742	1,113	29	93
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	4,196	69	4,195	573	17	30	4,625	64	4,623	647	15	43
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	260	7	173	31	2	6	264	7	174	32	2	7
	Retail - Other Retail	979	41	894	351	17	41	1,032	44	945	424	12	44
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	979	41	894	351	17	41	1,032	44	945	424	12	44
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
POLAND	Central banks and central governments	14	0	14	2	0	0	388	0	386	13	0	0
	Institutions	11	0	10	1	0	0	56	0	56	6	0	0
	Corporates	431	39	410	249	0	17	371	37	320	207	0	16
	Corporates - Of Which: Specialised Lending	123	25	114	57	0	14	141	24	128	67	0	14
	Corporates - Of Which: SME	2	0	2	2	0	0	0	0	0	0	0	0
	Retail	4	0	4	2	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ROMANIA	Central banks and central governments	45	0	51	8	0	0	1,419	0	1,423	53	0	0
	Institutions	23	0	16	3	0	0	47	0	40	11	0	0
	Corporates	3,230	157	2,284	1,841	0	83	3,307	139	2,383	1,911	0	78
	Corporates - Of Which: Specialised Lending	781	56	736	477	0	30	831	40	781	522	0	22
	Corporates - Of Which: SME	1,188	33	755	653	0	18	1,318	35	849	727	0	19
	Retail	3,298	190	2,957	1,537	105	168	3,604	178	3,350	1,725	98	166
	Retail - Secured on real estate property	1,338	138	1,072	625	88	95	1,360	122	1,089	649	77	79
	Retail - Secured on real estate property - Of Which: SME	1,338	138	1,072	625	88	95	1,360	122	1,089	649	77	79
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	713	4	545	103	1	8	758	3	783	132	2	8
	Retail - Other Retail	1,347	48	1,341	809	16	65	1,486	53	1,478	944	19	79
	Retail - Other Retail - Of Which: SME	220	13	214	136	4	13	257	13	249	173	6	14
	Retail - Other Retail - Of Which: non-SME	1,127	35	1,127	673	12	52	1,228	40	1,228	771	14	65
	Equity	0	0	0	1	0	0	4	0	4	8	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HUNGARY	Central banks and central governments	33	0	33	6	0	0	197	0	199	19	0	0
	Institutions	70	0	87	14	0	0	153	0	181	31	0	0
	Corporates	3,298	133	2,091	1,515	0	65	3,684	115	2,325	1,655	0	86
	Corporates - Of Which: Specialised Lending	661	36	566	450	0	14	745	11	680	536	0	12
	Corporates - Of Which: SME	64	64	279	256	0	26	651	61	265	248	0	36
	Retail	796	96	779	441	28	82	770	95	746	573	30	84
	Retail - Secured on real estate property	544	88	544	349	26	71	508	83	508	401	25	71
	Retail - Secured on real estate property - Of Which: SME	14	1	14	13	1	1	12	2	12	13	0	2
	Retail - Secured on real estate property - Of Which: non-SME	530	86	530	336	26	70	496	81	496	388	24	69
	Retail - Qualifying Revolving	82	3	69	17	1	3	74	3	56	18	1	4
	Retail - Other Retail	170	6	167	75	1	7	188	8	183	155	4	9
	Retail - Other Retail - Of Which: SME	80	1	77	30	1	2	90	2	85	57	1	2
	Retail - Other Retail - Of Which: non-SME	89	5	89	45	0	5	98	6	98	98	3	7
	Equity	14	14	14	0	0	0	6	0	6	18	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Raiffeisen Bank International AG

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)							
GERMANY	Central banks and central governments	53	0	55	0	0	54	0	0
	Institutions	584	0	533	167	0	824	0	772
	Corporates	4,638	52	3,793	2,085	0	4,234	55	3,864
	Corporates - Of Which: Specialised Lending	400	0	392	269	0	204	0	200
	Corporates - Of Which: SME	362	0	331	230	0	82	0	298
	Retail	8	0	7	2	0	7	0	7
	Retail - Secured on real estate property	6	0	6	1	0	6	0	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	6	0	6
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1
	Retail - Other Retail	1	0	1	1	0	1	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1
	Equity	0	0	0	0	0	12	18	0
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)							
CROATIA	Central banks and central governments	0	0	0	0	0	231	0	233
	Institutions	10	0	10	5	0	12	0	8
	Corporates	1,876	173	1,170	835	0	1,856	131	1,137
	Corporates - Of Which: Specialised Lending	75	18	65	42	0	73	34	58
	Corporates - Of Which: SME	593	44	354	262	0	524	35	317
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	39	1	39	50	0	25	1	25
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		(in EUR, %)							
BULGARIA	Central banks and central governments	0	0	0	0	0	201	0	201
	Institutions	18	0	17	11	0	55	0	55
	Corporates	1,863	90	1,188	929	0	2,040	68	1,222
	Corporates - Of Which: Specialised Lending	144	20	123	82	0	149	11	119
	Corporates - Of Which: SME	628	9	410	305	0	764	3	471
	Retail	1,193	44	1,141	453	16	1,299	42	1,241
	Retail - Secured on real estate property	636	23	628	209	10	689	22	679
	Retail - Secured on real estate property - Of Which: SME	165	7	157	63	4	180	6	171
	Retail - Secured on real estate property - Of Which: non-SME	471	16	470	147	5	508	15	508
	Retail - Qualifying Revolving	81	4	48	16	0	81	3	48
	Retail - Other Retail	477	17	465	228	6	529	17	514
	Retail - Other Retail - Of Which: SME	80	2	71	26	1	99	2	86
	Retail - Other Retail - Of Which: non-SME	396	16	394	201	5	431	16	428
	Equity	0	0	0	0	0	4	4	6
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Raiffeisen Bank International AG

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>	of which:		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
<b>TOTAL - ALL COUNTRIES</b>	<b>16,184.5</b>	<b>821.4</b>	<b>15,363.1</b>	<b>733.0</b>	<b>0.0</b>	<b>733.0</b>	<b>4,767.3</b>	<b>0.0</b>	<b>4,767.3</b>	<b>4,111.7</b>	<b>0.0</b>	<b>4,111.7</b>	<b>825.6</b>	<b>821.4</b>	<b>4.3</b>	<b>5,825.7</b>	<b>0.0</b>	<b>5,825.7</b>
Austria	2,472.0	81.0	2,390.9															
Belgium	59.7	0.2	59.6															
Bulgaria	368.5	7.0	361.5															
Croatia	465.3	39.6	425.7															
Cyprus	0.0	0.0	0.0															
Czech Republic	836.1	1.4	834.7															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	95.8	27.8	68.0															
France	259.6	0.3	259.3															
Germany	1,275.4	0.9	1,274.6															
Greece	0.0	0.0	0.0															
Hungary	1,460.9	63.7	1,397.3															
Ireland	267.6	0.0	267.6															
Italy	149.9	0.1	149.7															
Latvia	0.1	0.0	0.1															
Lithuania	16.5	0.0	16.5															
Luxembourg	705.7	0.1	705.6															
Malta	0.0	0.0	0.0															
Netherlands	210.3	0.0	210.3															
Poland	2,530.0	23.9	2,506.1															
Portugal	49.7	0.0	49.7															
Romania	1,333.5	41.2	1,292.3															
Slovakia	1,027.6	6.7	1,020.9															
Slovenia	33.1	1.5	31.6															
Spain	50.5	0.0	50.5															
Sweden	114.0	36.8	77.2															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	115.5	115.5	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	525.1	0.0	525.1															
Other advanced economies non EEA	314.9	0.9	313.9															
Other Central and eastern Europe countries non EEA	847.3	35.5	811.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	8.7	8.7	0.0															
Africa	81.4	81.4	0.0															
Others	509.6	247.0	262.7															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados,

Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>2</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP













## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Railteisen Bank International AG

As of 30/06/2018

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount				
		On balance sheet						Derivatives				Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value					Derivatives with negative fair value		Nominal	Provisions
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount									
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2Y - 3Y f		2	2	0	0	0	0	2	2	0	0	0	0	0	0	0	0			
3Y - 5Y f		12	12	0	0	0	0	12	12	0	0	0	0	0	0	0	0			
5Y - 10Y f		6	6	0	0	0	0	6	6	0	0	0	0	0	0	0	0			
10Y+ more		91	91	0	0	0	0	91	91	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>111</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111</b>	<b>111</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76</b>	<b>0</b>	<b>5</b>
10 - 3M f		74	74	2	0	45	0	26	0	0	0	0	0	0	0	0	0	2	0	0
3M - 1Y f		195	195	22	20	102	0	51	0	0	0	0	0	0	0	0	0	5	0	0
1Y - 2Y f		179	179	15	5	90	0	68	0	0	0	0	0	0	0	0	0	8	0	0
2Y - 3Y f		126	126	7	7	61	0	5	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		114	114	6	55	0	0	114	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		466	466	1	330	1	0	134	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		124	124	4	0	0	0	121	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1,280</b>	<b>1,279</b>	<b>56</b>	<b>465</b>	<b>298</b>	<b>0</b>	<b>458</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>231</b>

#### Notes and definitions

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

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

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

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

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

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

#### Regions:

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

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>19,761</b>	<b>0</b>	<b>13</b>	<b>13</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>16,726</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>4</b>	<b>6</b>	<b>0</b>
Central banks	1,172	0	0	0	0	0	0	956	0	0	0	1	0	0
General governments	14,788	0	0	0	79	0	0	12,023	0	0	0	2	0	0
Credit institutions	2,676	0	0	0	7	0	0	2,384	0	0	0	0	0	0
Other financial corporations	619	0	12	12	0	0	0	724	0	6	6	0	6	0
Non-financial corporations	506	0	1	1	0	0	0	639	0	6	6	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>104,816</b>	<b>301</b>	<b>4,920</b>	<b>4,621</b>	<b>333</b>	<b>2,765</b>	<b>818</b>	<b>108,487</b>	<b>230</b>	<b>4,027</b>	<b>3,862</b>	<b>391</b>	<b>2,477</b>	<b>631</b>
Central banks	15,089	0	0	0	0	0	0	17,769	0	0	0	0	0	0
General governments	822	0	1	0	0	0	0	879	0	0	0	1	0	0
Credit institutions	8,914	0	20	10	1	10	0	9,788	0	12	10	12	11	0
Other financial corporations	4,372	0	116	40	4	73	7	7,324	0	130	38	51	25	7
Non-financial corporations	44,270	121	3,224	3,224	138	1,715	364	41,337	75	2,515	2,479	44	1,488	242
of which: small and medium-sized enterprises at amortised cost	4,889	32	471	446	29	280	136	4,327	25	320	306	35	217	60
Households	31,350	180	1,558	1,347	189	967	448	31,390	155	1,370	1,335	284	954	382
<b>DEBT INSTRUMENTS other than HFT</b>	<b>124,577</b>	<b>301</b>	<b>4,933</b>	<b>4,635</b>	<b>418</b>	<b>2,765</b>	<b>818</b>	<b>125,213</b>	<b>230</b>	<b>4,039</b>	<b>3,874</b>	<b>395</b>	<b>2,483</b>	<b>631</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>39,111</b>		<b>212</b>	<b>198</b>	<b>93</b>	<b>26</b>	<b>14</b>	<b>42,089</b>		<b>129</b>	<b>69</b>	<b>69</b>	<b>29</b>	<b>10</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Raiffeisen Bank International AG

(mln EUR)	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,185</b>	<b>2,392</b>	<b>1,203</b>	<b>1,185</b>	<b>675</b>	<b>2,719</b>	<b>1,869</b>	<b>1,057</b>	<b>1,020</b>	<b>646</b>	<b>646</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	8	6	6	2	10	10	7	7	1	1
Non-financial corporations	2,317	1,789	875	864	234	1,929	1,345	762	738	254	254
of which: small and medium-sized enterprises at amortised cost	206	156	80	78	77	137	96	61	58	43	43
Households	856	596	322	315	440	780	514	288	275	390	390
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,185</b>	<b>2,392</b>	<b>1,203</b>	<b>1,185</b>	<b>675</b>	<b>2,719</b>	<b>1,869</b>	<b>1,057</b>	<b>1,020</b>	<b>646</b>	<b>646</b>
<b>Loan commitments given</b>	<b>67</b>	<b>21</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>37</b>	<b>11</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>4</b>

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.