



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Raiffeisen Bank International AG

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	3,116		3,150	2,908	2,846	2,771	2,548	2,437
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	89		-72	-72	-72	-72	-72	-72
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-216		-516	-417	-386	-1,448	-806	-568
Profit or (-) loss for the year	1,238		830	657	575	-747	-149	-26
Coverage ratio: non-performing exposure (%)	57.56%	60.21%	57.97%	54.52%	52.17%	58.17%	52.79%	49.37%
Common Equity Tier 1 capital	9,266	9,053	9,438	9,814	10,064	8,017	7,808	7,690
Total Risk exposure amount (all transitional adjustments included)	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997
Common Equity Tier 1 ratio, %	12.89%	12.55%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
Fully loaded Common Equity Tier 1 ratio, %	12.71%	12.47%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
Tier 1 capital	9,839	9,625	10,078	10,454	10,704	8,658	8,448	8,330
Total leverage ratio exposures	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
Leverage ratio, %	6.12%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
Fully loaded leverage ratio, %	6.08%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			646	646	646	646	646	646
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Raiffeisen Bank International AG	Central banks and central governments	0	0	2,136	3	0	0	1,019	0	1,337	0	0	0	0	0.0%
	Institutions	0	0	5,416	9	0	0	1,190	0	2,871	9	8	7	87.3%	
	Corporates	0	0	38,822	2,046	0	0	23,997	0	35,931	1,931	1,111	1,037	53.7%	
	Corporates - Of Which: Specialised Lending	0	0	5,425	386	0	0	4,135	0	5,342	376	144	121	32.0%	
	Corporates - Of Which: SME	0	0	4,399	251	0	0	3,723	0	4,483	250	149	134	53.9%	
	Retail	15,125	585	0	0	5,510	133	0	0	15,516	627	580	399	63.6%	
	Retail - Secured on real estate property	9,510	347	0	0	2,538	50	0	0	9,776	348	262	167	48.0%	
	Retail - Secured on real estate property - Of Which: SME	15	2	0	0	14	0	0	0	15	2	2	2	84.5%	
	Retail - Secured on real estate property - Of Which: non-SME	9,495	345	0	0	2,525	50	0	0	9,761	346	260	166	47.8%	
	Retail - Qualifying Revolving	1,261	28	0	0	328	9	0	0	1,262	28	38	24	84.7%	
	Retail - Other Retail	4,354	210	0	0	2,644	74	0	0	4,479	250	280	208	82.9%	
	Retail - Other Retail - Of Which: SME	729	43	0	0	322	7	0	0	924	48	52	40	83.3%	
	Retail - Other Retail - Of Which: non-SME	3,625	167	0	0	2,322	68	0	0	3,555	202	228	167	82.8%	
	Equity									0	0	0	0		
	Securitisation									0	0	0	0		
	Other non-credit obligation assets									0	0	0	0		
IRB TOTAL		15,125	585	46,374	2,058	5,510	133	26,206	0	55,655	2,567	1,698	1,444	56.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Austria	Central banks and central governments	0	0	23	3	0	0	1	0	15	0	0	0	-
	Institutions	0	0	1,787	0	0	0	220	0	1,412	0	0	0	-
	Corporates	0	0	7,184	315	0	0	3,226	0	6,861	297	124	118	39.7%
	Corporates - Of Which: Specialised Lending	0	0	717	92	0	0	505	0	706	92	7	5	5.9%
	Corporates - Of Which: SME	0	0	62	11	0	0	46	0	62	11	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	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									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL		0	0	8,994	319	0	0	3,548	0	8,288	297	124	118	39.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Czech Republic	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	94	0	0	0	21	0	71	0	0	0	-
	Corporates	0	0	3,165	69	0	0	2,472	0	3,126	69	63	52	75.1%
	Corporates - Of Which: Specialised Lending	0	0	1,236	11	0	0	858	0	1,219	11	8	5	46.6%
	Corporates - Of Which: SME	0	0	761	15	0	0	661	0	753	15	16	13	88.8%
	Retail	4,791	131	0	0	1,365	0	0	0	4,820	141	145	104	73.9%
	Retail - Secured on real estate property	3,657	49	0	0	731	0	0	0	3,657	49	46	31	62.5%
	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	49	0	0	731	0	0	0	3,657	49	46	31	62.5%
	Retail - Qualifying Revolving	409	15	0	0	160	0	0	0	409	15	18	12	81.0%
	Retail - Other Retail	725	67	0	0	474	0	0	0	754	77	82	62	79.8%
	Retail - Other Retail - Of Which: SME	317	25	0	0	154	0	0	0	389	25	24	19	75.7%
	Retail - Other Retail - Of Which: non-SME	408	43	0	0	320	0	0	0	365	52	57	43	81.8%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL		4,791	131	3,259	69	1,365	0	2,494	0	8,017	210	207	156	74.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Raiffeisen Bank International AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Russian Federation	Central banks and central governments	0	0	585	0	0	0	204	0	446	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	6,465	135	0	0	3,260	0	4,885	135	64	58	43.1%	
	Corporates - Of Which: Specialised Lending	0	0	421	60	0	0	452	0	421	60	17	14	23.0%	
	Corporates - Of Which: SME	0	0	430	4	0	0	372	0	430	4	2	1	29.0%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	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	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	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									0	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		0	0	7,050	135	0	0	3,464	0	5,330	135	64	58	43.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Poland	Central banks and central governments	0	0	14	0	0	0	2	0	14	0	0	0	-	
	Institutions	0	0	10	0	0	0	1	0	0	0	0	0	-	
	Corporates	0	0	270	39	0	0	192	0	263	39	17	16	42.3%	
	Corporates - Of Which: Specialised Lending	0	0	89	25	0	0	57	0	89	24	14	14	58.2%	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	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	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	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									0	0	0	0	-	
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL		0	0	294	39	0	0	195	0	277	39	17	16	42.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Slovakia	Central banks and central governments	0	0	6	0	0	0	1	0	6	0	0	0	-	
	Institutions	0	0	146	0	0	0	18	0	116	0	0	0	-	
	Corporates	0	0	3,103	146	0	0	2,152	0	3,064	144	93	85	59.1%	
	Corporates - Of Which: Specialised Lending	0	0	849	46	0	0	620	0	842	46	33	29	62.4%	
	Corporates - Of Which: SME	0	0	579	42	0	0	454	0	575	42	27	25	59.1%	
	Retail	5,075	113	0	0	981	1	0	0	5,096	115	82	63	54.9%	
	Retail - Secured on real estate property	4,074	68	0	0	548	0	0	0	4,074	68	36	26	37.7%	
	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	4,074	68	0	0	548	0	0	0	4,074	68	36	26	37.7%	
	Retail - Qualifying Revolving	160	6	0	0	26	0	0	0	160	6	6	5	83.9%	
	Retail - Other Retail	841	39	0	0	407	0	0	0	862	40	40	32	79.4%	
	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	841	39	0	0	407	0	0	0	862	40	40	32	79.4%	
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL		5,075	113	3,255	146	981	1	2,170	0	8,282	259	176	148	57.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Romania	Central banks and central governments	0	0	51	0	0	0	8	0	6	0	0	0	0	-
	Institutions	0	0	16	0	0	0	3	0	16	0	0	0	0	-
	Corporates	0	0	2,028	141	0	0	1,763	0	2,010	140	82	75	53.4%	
	Corporates - Of Which: Specialised Lending	0	0	680	56	0	0	477	0	676	56	30	29	52.1%	
	Corporates - Of Which: SME	0	0	722	32	0	0	653	0	722	32	18	14	43.7%	
	Retail	2,767	188	0	0	1,780	47	0	0	3,037	191	179	111	58.1%	
	Retail - Secured on real estate property	935	138	0	0	813	31	0	0	1,201	138	107	63	45.8%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	935	138	0	0	813	31	0	0	1,201	138	107	63	45.8%	
	Retail - Qualifying Revolving	547	3	0	0	103	11	0	0	547	3	9	3	94.8%	
	Retail - Other Retail	1,285	47	0	0	863	15	0	0	1,290	49	63	44	89.9%	
	Retail - Other Retail - Of Which: SME	192	12	0	0	98	3	0	0	240	14	15	14	96.8%	
	Retail - Other Retail - Of Which: non-SME	1,092	35	0	0	765	12	0	0	1,050	35	48	31	87.2%	
	Equity									0	0	0	0	0	-
	Securitisation									0	0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	0	-
IRB TOTAL	2,767	188	2,095	141	1,780	47	1,775	0	5,069	331	261	186	56.1%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Germany	Central banks and central governments	0	0	55	0	0	0	0	0	27	0	0	0	0	-
	Institutions	0	0	544	0	0	0	174	0	179	0	0	0	0	-
	Corporates	0	0	3,289	38	0	0	1,729	0	2,932	37	25	20	54.9%	
	Corporates - Of Which: Specialised Lending	0	0	246	0	0	0	178	0	243	0	1	0	0	-
	Corporates - Of Which: SME	0	0	62	0	0	0	41	0	62	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	0	-
	Securitisation									0	0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	0	-
IRB TOTAL	0	0	3,887	38	0	0	1,903	0	3,138	37	25	20	54.9%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Hungary	Central banks and central governments	0	0	33	0	0	0	6	0	19	0	0	0	0	-
	Institutions	0	0	87	0	0	0	14	0	17	0	0	0	0	47.8%
	Corporates	0	0	2,023	148	0	0	1,553	0	1,981	147	60	53	36.3%	
	Corporates - Of Which: Specialised Lending	0	0	530	35	0	0	450	0	523	34	14	9	26.1%	
	Corporates - Of Which: SME	0	0	336	57	0	0	273	0	329	57	24	23	41.1%	
	Retail	666	98	0	0	439	39	0	0	707	97	78	53	54.5%	
	Retail - Secured on real estate property	455	88	0	0	344	16	0	0	455	88	69	46	52.3%	
	Retail - Secured on real estate property - Of Which: SME	12	2	0	0	12	0	0	0	12	2	2	1	98.6%	
	Retail - Secured on real estate property - Of Which: non-SME	443	86	0	0	332	16	0	0	443	87	67	45	51.5%	
	Retail - Qualifying Revolving	68	3	0	0	18	6	0	0	68	3	3	2	89.7%	
	Retail - Other Retail	143	7	0	0	77	17	0	0	184	6	6	5	71.5%	
	Retail - Other Retail - Of Which: SME	47	1	0	0	20	0	0	0	92	1	2	1	82.1%	
	Retail - Other Retail - Of Which: non-SME	96	6	0	0	56	17	0	0	92	5	4	3	68.6%	
	Equity									0	0	0	0	0	-
	Securitisation									0	0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	0	-
IRB TOTAL	666	98	2,143	148	439	39	1,573	0	2,724	245	138	107	43.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	779	0	0	0	154	0	68	0	0	0	0	0.0%
	Corporates	0	0	1,069	1	0	0	539	0	779	1	1	0	0.0%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL		0	0	1,848	1	0	0	692	0	847	1	1	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Croatia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	10	0	0	0	5	0	4	0	0	0	0
	Corporates	0	0	986	144	0	0	820	0	970	138	88	84	61.0%
	Corporates - Of Which: Specialised Lending	0	0	48	18	0	0	42	0	48	18	6	5	28.4%
	Corporates - Of Which: SME	0	0	313	40	0	0	262	0	312	39	28	28	71.3%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity													
	Securitisation													
	Other non-credit obligation assets													
IRB TOTAL		0	0	996	144	0	0	825	0	974	138	88	84	61.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Raiffeisen Bank International AG	Central banks and central governments	1,335	2	1	1	41.5%	1,332	4	2	2	40.8%	1,330	6	3	3	40.5%
	Institutions	2,871	9	8	8	86.1%	2,870	9	8	8	83.9%	2,870	10	8	8	81.9%
	Corporates	35,700	2,161	1,237	1,165	53.9%	35,379	2,483	1,313	1,246	50.2%	35,071	2,791	1,389	1,324	47.5%
	Corporates - Of Which: Specialised Lending	5,284	435	209	187	43.1%	5,208	511	228	207	40.6%	5,131	588	247	227	38.7%
	Corporates - Of Which: SME	4,428	304	171	157	51.6%	4,249	283	186	173	45.2%	4,273	459	202	189	41.1%
	Retail	15,280	693	693	492	57.0%	15,042	1,101	799	587	53.3%	14,807	1,337	901	682	51.0%
	Retail - Secured on real estate property	9,660	464	289	198	42.6%	9,545	579	321	226	39.0%	9,435	689	349	252	36.6%
	Retail - Secured on real estate property - Of Which: SME	15	2	2	2	76.5%	14	3	2	2	72.0%	14	3	3	2	68.9%
	Retail - Secured on real estate property - Of Which: non-SME	9,645	462	287	196	42.4%	9,531	576	319	224	38.9%	9,422	685	347	250	36.4%
	Retail - Qualifying Revolving	1,243	47	56	36	76.8%	1,223	67	72	50	74.5%	1,201	89	90	66	74.5%
	Retail - Other Retail	4,278	352	348	258	72.5%	4,274	455	406	311	68.3%	4,170	559	462	364	65.0%
	Retail - Other Retail - Of Which: SME	904	68	65	50	73.0%	881	91	78	61	67.2%	858	115	91	73	63.6%
	Retail - Other Retail - Of Which: non-SME	3,474	283	283	209	73.6%	3,393	365	328	250	68.6%	3,312	445	371	291	65.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	55,186	3,035	1,939	1,666	54.9%	54,624	3,598	2,122	1,842	51.2%	54,078	4,143	2,301	2,017	48.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Austria	Central banks and central governments	15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Institutions	1,412	0	0	0	31.2%	1,412	0	0	0	32.4%	1,412	0	0	0	33.6%
	Corporates	6,840	318	137	130	40.7%	6,804	354	146	139	39.3%	6,768	390	156	149	38.1%
	Corporates - Of Which: Specialised Lending	702	96	9	8	7.9%	696	102	11	9	9.2%	689	109	13	11	10.5%
	Corporates - Of Which: SME	61	12	6	6	46.3%	60	15	6	6	45.1%	58	14	7	6	44.1%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,267	318	137	130	40.7%	8,231	354	146	139	39.3%	8,195	390	156	149	38.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Czech Republic	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	71	0	0	0	31.3%	71	0	0	0	32.7%	71	0	0	0	33.9%
	Corporates	3,096	99	73	62	62.5%	3,053	141	82	72	50.8%	3,012	183	92	82	44.6%
	Corporates - Of Which: Specialised Lending	1,213	18	13	10	55.9%	1,203	28	15	12	44.0%	1,192	39	18	15	37.8%
	Corporates - Of Which: SME	742	26	19	16	60.2%	726	42	23	19	46.0%	710	58	26	23	39.8%
	Retail	4,782	180	162	118	65.5%	4,736	226	183	134	59.3%	4,685	276	204	152	55.0%
	Retail - Secured on real estate property	3,644	62	47	32	52.3%	3,626	80	53	35	43.8%	3,605	101	57	38	37.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	2.4%	0	0	0	0	4.3%
	Retail - Secured on real estate property - Of Which: non-SME	3,644	62	47	32	52.3%	3,626	80	53	35	43.8%	3,605	101	57	38	37.5%
	Retail - Qualifying Revolving	402	22	23	16	73.0%	394	30	29	21	71.3%	385	38	36	28	72.7%
	Retail - Other Retail	736	96	91	69	72.3%	716	116	101	78	66.9%	695	137	111	86	63.1%
	Retail - Other Retail - Of Which: SME	382	33	28	22	67.1%	372	42	33	26	61.5%	363	52	38	30	57.7%
	Retail - Other Retail - Of Which: non-SME	354	63	63	47	75.0%	343	74	68	52	70.0%	332	85	73	56	66.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	7,948	279	235	180	64.4%	7,860	367	265	205	56.0%	7,768	459	296	233	50.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Raiffeisen Bank International AG

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Russian Federation	Central banks and central governments	446	0	0	0	40.0%	446	0	0	0	40.0%	446	0	0	0	40.0%
	Institutions	0	0	0	0	-	0	0	0	-	0	0	0	0	0	-
	Corporates	4,856	163	73	66	40.4%	4,814	205	83	77	37.3%	4,774	245	93	87	35.4%
	Corporates - Of Which: Specialised Lending	408	73	19	17	22.7%	392	88	22	20	22.5%	378	102	25	23	22.3%
	Corporates - Of Which: SME	4,26	8	3	3	34.0%	4,20	15	5	4	29.2%	414	21	6	6	27.5%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,302	163	73	66	40.4%	5,260	205	83	77	37.3%	5,220	245	93	87	35.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Poland	Central banks and central governments	14	0	0	0	40.0%	14	0	0	0	40.0%	14	0	0	0	40.0%
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	262	40	23	22	55.9%	260	42	23	23	54.5%	257	44	24	24	53.2%
	Corporates - Of Which: Specialised Lending	88	25	14	14	57.7%	88	25	15	14	56.9%	87	26	15	15	56.0%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	276	40	23	22	55.9%	274	42	23	23	54.5%	271	44	24	24	53.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Slovakia	Central banks and central governments	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Institutions	116	0	0	0	31.9%	116	0	0	0	33.6%	116	0	0	0	34.9%
	Corporates	3,042	167	104	97	58.1%	3,013	195	111	104	53.2%	2,984	224	117	111	49.5%
	Corporates - Of Which: Specialised Lending	833	55	41	38	67.9%	822	67	44	41	60.9%	810	78	46	44	55.9%
	Corporates - Of Which: SME	568	49	28	26	53.4%	559	58	29	28	48.2%	551	66	31	29	44.6%
	Retail	5,068	142	90	72	50.2%	5,041	170	100	81	47.7%	5,015	196	110	90	46.0%
	Retail - Secured on real estate property	4,058	84	40	30	35.2%	4,041	101	44	34	33.6%	4,024	118	49	38	32.5%
	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	4,058	84	40	30	35.2%	4,041	101	44	34	33.6%	4,024	118	49	38	32.5%
	Retail - Qualifying Revolving	158	8	7	6	80.0%	157	9	8	7	77.6%	156	10	9	8	76.3%
	Retail - Other Retail	852	51	43	36	70.5%	843	60	48	40	67.2%	835	68	52	44	65.0%
	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	852	51	43	36	70.5%	843	60	48	40	67.2%	835	68	52	44	65.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,232	309	195	168	54.5%	8,176	365	211	185	50.6%	8,121	420	227	201	47.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Raiffeisen Bank International AG	Central banks and central governments	1,335	2	1	1	41.5%	1,332	4	2	2	40.7%	1,330	7	3	3	40.5%
	Institutions	2,870	10	8	8	80.6%	2,868	11	9	8	74.0%	2,867	13	9	9	70.1%
	Corporates	35,572	2,290	1,372	1,275	55.7%	35,035	2,826	1,524	1,436	50.8%	34,577	3,285	1,667	1,576	48.0%
	Corporates - Of Which: Specialised Lending	5,270	448	245	220	49.2%	5,105	553	274	250	45.2%	5,068	650	307	278	42.7%
	Corporates - Of Which: SME	4,279	353	195	172	48.9%	4,216	516	227	208	40.3%	4,087	645	254	236	36.6%
	Retail	15,240	904	847	506	56.0%	14,869	1,274	1,021	626	49.2%	14,469	1,674	1,139	752	44.9%
	Retail - Secured on real estate property	9,627	496	396	206	41.5%	9,422	702	478	244	34.8%	9,195	928	514	280	30.2%
	Retail - Secured on real estate property - Of Which: SME	14	3	3	2	75.1%	13	4	4	2	64.7%	12	5	4	3	60.0%
	Retail - Secured on real estate property - Of Which: non-SME	9,613	494	393	204	41.3%	9,409	698	475	242	34.6%	9,183	924	510	277	30.0%
	Retail - Qualifying Revolving	1,242	49	64	37	76.5%	1,215	75	84	55	73.0%	1,186	104	105	76	73.0%
	Retail - Other Retail	4,371	359	387	262	73.2%	4,222	498	459	328	65.8%	4,087	642	520	396	61.7%
	Retail - Other Retail - Of Which: SME	900	72	80	52	71.9%	868	104	96	65	62.8%	833	140	108	81	57.9%
	Retail - Other Retail - Of Which: non-SME	3,470	287	307	211	73.5%	3,363	394	363	262	66.6%	3,255	502	412	315	62.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	55,016	3,205	2,229	1,790	55.8%	54,105	4,116	2,556	2,072	50.3%	53,243	4,978	2,818	2,340	47.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Austria	Central banks and central governments	15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Institutions	1,412	0	0	0	34.2%	1,411	1	0	0	34.4%	1,411	1	0	0	34.8%
	Corporates	6,824	334	167	158	47.4%	6,761	397	196	188	47.3%	6,703	456	224	215	47.2%
	Corporates - Of Which: Specialised Lending	691	107	32	30	28.9%	668	130	41	39	29.8%	647	150	49	46	30.7%
	Corporates - Of Which: SME	60	12	6	6	47.2%	59	14	7	6	45.6%	57	15	7	7	44.5%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	8,251	334	168	158	47.4%	8,188	398	197	188	47.2%	8,128	457	225	216	47.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Czech Republic	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	71	0	0	0	34.1%	71	0	0	0	34.6%	71	0	0	0	35.0%
	Corporates	3,090	105	80	66	63.4%	3,030	165	100	86	52.1%	2,971	223	119	105	47.0%
	Corporates - Of Which: Specialised Lending	1,213	18	14	10	55.4%	1,201	30	16	13	42.3%	1,188	43	21	16	36.6%
	Corporates - Of Which: SME	739	29	21	16	56.7%	714	53	27	22	41.3%	690	78	31	28	35.5%
	Retail	4,774	187	223	119	63.6%	4,687	275	286	137	50.0%	4,563	399	318	160	40.1%
	Retail - Secured on real estate property	3,638	69	102	33	48.6%	3,585	121	144	36	29.3%	3,501	205	154	38	18.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: non-SME	3,638	69	102	33	48.6%	3,585	121	144	36	29.3%	3,501	205	154	38	18.5%
	Retail - Qualifying Revolving	402	22	25	16	72.9%	392	33	32	23	70.9%	381	43	42	31	72.7%
	Retail - Other Retail	735	97	96	70	72.1%	710	122	110	79	65.3%	681	150	122	91	60.3%
	Retail - Other Retail - Of Which: SME	381	33	31	22	66.7%	370	44	37	26	59.7%	356	58	43	32	54.8%
	Retail - Other Retail - Of Which: non-SME	354	63	66	48	74.8%	340	77	73	53	68.4%	325	92	78	59	63.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	7,935	292	303	185	63.5%	7,787	439	386	223	50.8%	7,605	622	437	265	42.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Raiffeisen Bank International AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Russian Federation	Central banks and central governments	446	0	0	0	40.0%	446	0	0	0	40.0%	446	0	0	0	40.0%
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	4,849	171	93	82	47.9%	4,774	245	114	102	41.6%	4,692	327	134	124	38.0%
	Corporates - Of Which: Specialised Lending	408	73	31	28	38.9%	391	90	35	32	35.5%	375	106	39	35	33.4%
	Corporates - Of Which: SME	424	11	6	4	35.0%	405	29	11	9	29.4%	384	51	16	14	27.8%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,294	171	93	82	47.9%	5,220	245	114	102	41.6%	5,138	327	134	124	38.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Poland	Central banks and central governments	14	0	0	0	40.0%	14	0	0	0	40.0%	14	0	0	0	40.0%
	Institutions	0	0	0	0	18.2%	0	0	0	0	18.6%	0	0	0	0	18.9%
	Corporates	262	40	23	23	56.3%	258	43	24	24	54.3%	255	47	25	25	52.6%
	Corporates - Of Which: Specialised Lending	89	25	15	14	57.7%	86	26	15	15	56.6%	87	27	15	15	55.7%
	Corporates - Of Which: SME	0	0	0	0	40.0%	0	0	0	0	40.2%	0	0	0	0	40.2%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	275	40	23	23	56.3%	272	44	24	24	54.3%	269	47	25	25	52.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Slovakia	Central banks and central governments	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Institutions	116	0	0	0	35.9%	116	0	0	0	35.6%	116	0	0	0	36.1%
	Corporates	3,031	177	120	109	61.7%	2,980	228	131	122	53.4%	2,935	274	143	133	48.6%
	Corporates - Of Which: Specialised Lending	833	55	41	38	68.0%	820	68	45	41	60.3%	807	81	49	44	55.0%
	Corporates - Of Which: SME	561	55	32	28	51.2%	540	77	36	33	42.8%	522	95	40	37	38.8%
	Retail	5,063	148	113	73	49.7%	5,007	204	142	92	45.2%	4,942	269	166	113	42.0%
	Retail - Secured on real estate property	4,054	89	57	31	34.6%	4,018	125	75	40	31.6%	3,973	170	88	50	29.6%
	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	4,054	89	57	31	34.6%	4,018	125	75	40	31.6%	3,973	170	88	50	29.6%
	Retail - Qualifying Revolving	158	8	8	6	80.4%	155	10	10	8	76.1%	153	13	12	10	74.4%
	Retail - Other Retail	852	51	47	36	71.4%	834	68	57	45	65.2%	817	86	65	53	61.6%
	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	852	51	47	36	71.4%	834	68	57	45	65.2%	817	86	65	53	61.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	8,217	324	233	183	56.3%	8,109	432	274	214	49.5%	7,999	542	309	246	45.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Raiffeisen Bank International AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
Romania	Central banks and central governments	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	Institutions	16	0	0	0	39.9%	16	0	0	0	39.8%	15	0	0	0	39.8%
	Corporates	1,975	176	97	86	49.1%	1,914	237	115	106	44.8%	1,866	284	131	122	42.8%
	Corporates - Of Which: Specialised Lending	670	62	33	31	49.8%	661	71	36	33	46.7%	652	80	39	36	44.6%
	Corporates - Of Which: SME	702	52	24	18	35.3%	669	85	30	25	30.0%	644	110	35	31	28.0%
	Retail	2,916	312	262	165	52.8%	2,794	434	314	217	49.9%	2,683	545	363	268	49.1%
	Retail - Secured on real estate property	1,123	216	142	88	40.6%	1,052	286	156	107	37.2%	996	343	168	122	35.7%
	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	1,123	216	142	88	40.6%	1,052	286	156	107	37.2%	996	343	168	122	35.7%
	Retail - Qualifying Revolving	539	11	19	9	82.1%	530	20	27	18	79.6%	521	29	36	23	79.2%
	Retail - Other Retail	1,254	86	102	68	79.7%	1,211	128	131	95	73.7%	1,166	174	159	123	70.6%
	Retail - Other Retail - Of Which: SME	235	20	22	18	90.6%	229	25	26	22	87.1%	223	32	31	27	85.0%
	Retail - Other Retail - Of Which: non-SME	1,019	66	80	50	76.4%	982	103	104	73	70.4%	943	142	128	96	67.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,912	488	359	251	51.5%	4,729	671	429	323	48.1%	4,570	830	494	390	47.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
Germany	Central banks and central governments	27	0	0	0	40.0%	27	0	0	0	40.0%	27	0	0	0	40.0%
	Institutions	179	0	0	0	34.6%	179	1	0	0	35.0%	179	1	0	0	35.5%
	Corporates	2,919	50	31	24	48.2%	2,895	73	37	31	42.1%	2,873	96	44	38	39.1%
	Corporates - Of Which: Specialised Lending	241	2	2	1	29.9%	237	6	3	2	29.8%	233	10	4	3	29.7%
	Corporates - Of Which: SME	62	0	0	0	16.0%	61	1	0	0	16.0%	60	2	0	0	15.9%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	3,124	50	31	24	48.3%	3,101	74	37	31	42.1%	3,078	97	44	38	39.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
Hungary	Central banks and central governments	19	0	0	0	40.0%	19	0	0	0	40.0%	19	0	0	0	40.0%
	Institutions	17	0	0	0	46.1%	17	0	0	0	44.6%	17	0	0	0	43.7%
	Corporates	1,964	164	112	105	64.4%	1,937	191	120	113	59.3%	1,911	217	129	121	55.7%
	Corporates - Of Which: Specialised Lending	514	43	36	31	73.6%	502	55	40	36	64.8%	491	66	44	39	59.7%
	Corporates - Of Which: SME	326	60	33	33	54.4%	320	66	35	34	51.3%	314	72	37	35	49.0%
	Retail	670	134	128	65	48.5%	611	193	138	80	41.2%	556	248	135	94	37.9%
	Retail - Secured on real estate property	428	115	90	53	45.7%	387	156	96	60	38.4%	349	194	96	67	34.5%
	Retail - Secured on real estate property - Of Which: SME	12	2	2	2	87.4%	11	3	3	2	73.3%	10	4	3	3	66.9%
	Retail - Secured on real estate property - Of Which: non-SME	417	113	86	51	44.9%	376	153	93	58	37.7%	340	190	92	64	33.8%
	Retail - Qualifying Revolving	66	5	9	4	80.9%	62	10	10	6	68.9%	59	11	9	7	65.7%
	Retail - Other Retail	176	15	30	9	61.3%	161	29	32	19	48.8%	148	43	30	20	45.9%
	Retail - Other Retail - Of Which: SME	87	6	16	3	55.3%	78	16	18	7	41.4%	68	25	17	10	39.3%
	Retail - Other Retail - Of Which: non-SME	89	8	14	5	65.9%	84	13	14	8	57.6%	79	18	13	10	55.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	2,671	298	241	171	57.3%	2,584	385	258	193	50.2%	2,503	466	264	215	46.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Raiffeisen Bank International AG	Central governments or central banks	29,833	71	1,154	0	16,717	2	4	0	1.3%
	Regional governments or local authorities	259	0	103	0	166	0	1	0	28.1%
	Public sector entities	98	0	44	0	91	0	0	0	0.0%
	Multilateral Development Banks	2,092	0	0	0	1,391	0	0	0	2.9%
	International Organisations	747	0	0	0	139	0	0	0	0.0%
	Institutions	2,827	2	318	0	1,663	2	1	1	54.2%
	Corporates	7,927	819	7,397	352	7,836	812	601	537	66.2%
	of which: SME	2,329	121	1,997	49	2,348	121	109	84	69.3%
	Retail	7,813	783	5,062	196	7,952	739	773	585	79.2%
	of which: SME	1,366	206	753	72	1,483	191	165	125	65.6%
	Secured by mortgages on immovable property	13,224	463	8,169	286	13,221	464	261	195	41.9%
	of which SME	1,174	91	589	52	1,183	91	42	37	40.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	77	0	15	0	30	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	109	0	38	0	0	0	0	0	0.0%
	Equity			2,039	0	0	0	0	0	0.0%
	Securitisation					1				
	Other exposures			2,674	2	71	2	0	0	12.0%
	Standardised Total		72,614	2,131	27,013	836	49,267	2,021	1,641	1,319

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Austria	Central governments or central banks	7,898	38	0	0	6,166	0	2	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,554	0	83	0	1,020	0	0	0	0.0%
	Corporates	773	13	717	4	742	12	20	10	87.1%
	of which: SME	101	4	85	2	100	4	4	2	68.1%
	Retail	817	23	283	18	860	23	12	7	30.4%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	5,868	1	2,134	2	5,863	6	7	0	1.4%
	of which SME	324	1	104	2	324	1	2	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	12	0	2	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	105	0	34	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					42				
	Other exposures					0	0	0	0	0.0%
	Standardised Total		20,352	74	5,806	24	14,694	40	41	17

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Czech Republic	Central governments or central banks	5,517	0	0	0	824	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	96	0	39	0	96	0	0	0	0.0%
	Corporates	407	6	376	4	406	6	5	2	42.4%
	of which: SME	171	1	143	1	170	1	1	1	20.9%
	Retail	977	57	609	7	1,008	56	39	34	60.1%
	of which: SME	266	14	150	0	300	14	1	0	2.2%
	Secured by mortgages on immovable property	879	15	321	11	879	15	8	6	38.1%
	of which: SME	86	0	25	0	86	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					4				
	Other exposures					0	0	0	0	0.0%
	Standardised Total		8,173	78	1,492	22	3,219	77	53	42

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Russian Federation	Central governments or central banks	1	0	1	0	0	0	0	0	0.0%
	Regional governments or local authorities	5	0	5	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	15	0	7	0	10	0	0	0	0.0%
	Corporates	249	13	218	6	249	13	10	9	65.6%
	of which: SME	113	1	87	0	113	1	2	1	78.5%
	Retail	1,963	110	1,439	12	1,963	113	137	106	94.3%
	of which: SME	18	4	9	0	17	4	4	3	77.4%
	Secured by mortgages on immovable property	1,264	38	562	23	1,264	38	29	24	63.8%
	of which: SME	135	3	58	3	135	3	1	0	9.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		4,136	161	2,488	41	3,484	164	176	139	84.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Poland	Central governments or central banks	3,227	28	0	0	980	0	0	0	0.0%
	Regional governments or local authorities	29	0	6	0	26	0	0	0	0.0%
	Public sector entities	1	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	14	0	6	0	7	0	0	0	0.0%
	Corporates	2,551	248	2,430	139	2,473	246	150	132	53.9%
	of which: SME	651	22	557	13	636	22	16	13	59.9%
	Retail	1,220	261	809	85	1,314	223	266	175	78.4%
	of which: SME	374	139	198	65	461	128	110	84	65.7%
	Secured by mortgages on immovable property	3,849	235	4,451	117	3,843	231	141	105	45.4%
	of which: SME	302	61	235	30	301	62	31	28	45.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	44	0	9	0	30	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					1	0	0	0	0.0%	
Standardised Total		11,733	762	7,873	342	8,670	700	557	412	58.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Slovakia	Central governments or central banks	2,121	0	0	0	2,086	0	0	0	0.0%
	Regional governments or local authorities	11	0	2	0	11	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	2	0	7	0	0	0	0.0%
	Corporates	313	11	275	11	325	11	6	3	29.6%
	of which: SME	146	4	123	3	146	4	3	2	45.6%
	Retail	480	20	284	4	453	38	24	16	43.0%
	of which: SME	297	14	168	2	286	14	14	11	82.3%
	Secured by mortgages on immovable property	40	0	14	0	48	1	1	0	45.2%
	of which: SME	28	0	10	0	37	1	1	0	67.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		3,363	32	984	15	2,931	49	31	20	40.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Romania	Central governments or central banks	2,525	0	0	0	1,729	0	0	0	0.0%
	Regional governments or local authorities	130	0	26	0	49	0	0	0	55.6%
	Public sector entities	10	0	10	0	10	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	421	3	404	3	428	3	3	1	38.6%
	of which: SME	88	1	75	1	88	1	1	0	3.9%
	Retail	117	3	71	0	117	3	3	2	71.9%
	of which: SME	80	1	45	0	75	2	2	1	62.7%
	Secured by mortgages on immovable property	27	3	15	4	27	3	0	0	1.2%
	of which: SME	7	2	3	3	7	2	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	4	0	4	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		3,840	8	679	7	2,360	9	6	3	34.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Germany	Central governments or central banks	1,454	3	0	0	535	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	253	0	46	0	165	0	0	0	0.0%
	Corporates	140	16	123	11	173	16	14	7	41.7%
	of which: SME	29	0	25	0	42	0	7	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	76	0	36	0	76	0	0	0	0.0%
	of which: SME	12	0	3	0	12	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					8	0	0	0	0.0%	
Standardised Total		1,949	19	242	11	956	16	14	7	41.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Hungary	Central governments or central banks	2,155	2	0	0	1,307	1	0	0	0.0%
	Regional governments or local authorities	23	0	4	0	20	0	0	0	100.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	297	1	257	0	310	1	2	1	84.3%
	of which: SME	41	0	37	0	47	0	0	0	0.0%
	Retail	16	5	10	0	15	5	6	5	94.5%
	of which: SME	2	2	1	0	3	1	1	1	96.7%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	44.2%
	of which: SME	0	0	0	0	0	0	0	0	96.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,809	8	402	1	1,653	8	9	6	74.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	159	0	0	0	122	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	463	0	28	0	12	0	0	0	0.0%
	Corporates	27	0	23	0	19	0	0	0	0.0%
	of which: SME	19	0	18	0	19	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		649	0	52	0	153	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Croatia	Central governments or central banks	1,207	0	0	0	852	0	0	0	6.1%
	Regional governments or local authorities	4	0	1	0	4	0	0	0	22.9%
	Public sector entities	2	0	2	0	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	3	0	0	0	0.0%
	Corporates	89	87	83	17	103	87	74	73	83.9%
	of which: SME	36	14	21	1	36	11	10	10	89.3%
	Retail	1,166	142	837	43	1,168	140	134	110	78.6%
	of which: SME	77	12	43	2	92	12	12	11	85.9%
	Secured by mortgages on immovable property	228	17	96	12	228	17	13	7	42.0%
	of which: SME	4	2	2	1	4	2	1	1	36.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		3,033	246	1,253	73	2,362	245	222	190	77.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA
Raiffeisen Bank International AG

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Russian Federation	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	10	0	0	0	35.2%	10	0	0	0	35.9%	10	0	0	0	36.4%
	Corporates	242	20	16	13	66.4%	228	34	21	19	55.1%	214	48	26	24	50.4%
	of which: SME	109	6	4	3	47.3%	100	14	7	6	41.6%	90	24	10	10	39.9%
	Retail	1,860	214	468	175	81.6%	1,737	327	539	262	77.7%	1,634	440	583	317	72.1%
	of which: SME	13	8	10	7	88.6%	7	14	14	12	88.0%	4	17	17	15	87.8%
	Secured by mortgages on immovable property	1,242	60	110	31	51.0%	1,201	101	184	38	38.1%	1,133	169	213	45	26.4%
	of which: SME	128	10	2	2	15.1%	114	24	4	3	12.3%	99	39	5	4	10.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	3,354	295	594	219	74.3%	3,177	471	744	319	67.6%	2,990	658	822	386	58.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		978	1	1	1	40.0%	977	3	1	1	40.0%	975	5	2	2	40.0%
Poland	Central governments or central banks	26	0	0	0	0.0%	26	0	0	0	0.0%	26	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	25.3%	2	0	0	0	25.6%	2	0	0	0	25.9%
	Corporates	2,410	309	192	169	54.7%	2,322	397	216	195	49.0%	2,241	478	234	217	45.5%
	of which: SME	619	39	25	18	46.8%	593	65	32	26	40.3%	569	89	37	33	37.3%
	Retail	1,253	284	340	210	73.7%	1,169	369	392	253	68.6%	1,072	465	428	301	64.6%
	of which: SME	428	160	127	96	60.1%	395	194	108	108	56.0%	349	240	162	124	51.8%
	Secured by mortgages on immovable property	3,773	301	249	129	42.7%	3,674	400	327	163	40.8%	3,570	504	352	196	38.9%
	of which: SME	260	103	50	46	44.1%	209	154	72	66	43.1%	170	193	88	82	42.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	30	0	0	0	35.0%	30	0	0	0	35.8%	30	0	0	0	36.3%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%	
Standardised Total	8,473	896	783	508	56.7%	8,200	1,169	936	612	52.4%	7,918	1,452	1,016	716	49.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		2,084	2	1	1	40.0%	2,082	4	2	2	40.0%	2,080	6	2	2	40.0%
Slovakia	Central governments or central banks	11	0	0	0	18.2%	11	0	0	0	19.2%	11	0	0	0	19.3%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	7	0	0	0	35.0%	7	0	0	0	35.5%	7	0	0	0	35.9%
	Corporates	312	24	11	8	35.3%	295	41	16	14	34.0%	283	53	20	18	33.7%
	of which: SME	138	11	6	4	35.3%	129	21	8	7	32.5%	122	27	10	9	31.8%
	Retail	419	72	82	43	60.6%	384	107	96	61	57.2%	348	143	110	78	54.7%
	of which: SME	272	27	31	22	79.9%	257	42	42	33	78.2%	241	58	54	45	77.4%
	Secured by mortgages on immovable property	46	3	2	1	44.6%	44	5	3	2	42.2%	41	7	4	3	42.9%
	of which: SME	35	2	2	1	56.4%	33	4	3	2	55.0%	32	6	4	3	55.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	38.6%	0	0	0	0	28.8%	0	0	0	0	28.8%	
Standardised Total	2,880	100	96	54	53.7%	2,824	157	117	79	50.2%	2,771	210	136	102	48.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Raiffeisen Bank International AG

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	122	0	0	0	0.0%	122	0	0	0	0.0%	122	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	12	0	0	0	34.8%	12	0	0	0	35.6%	12	0	0	0	36.1%
	Corporates	19	1	0	0	54.8%	18	1	1	1	49.8%	18	1	1	1	48.0%
	of which: SME	18	0	0	0	44.4%	18	1	0	0	44.5%	18	1	1	0	44.2%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	152	1	0	0	54.7%	152	1	1	1	49.7%	151	1	1	1	48.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Croatia	Central governments or central banks	852	1	0	0	22.1%	852	1	0	0	28.6%	851	2	1	0	31.2%
	Regional governments or local authorities	4	0	0	0	22.9%	4	0	0	0	22.9%	4	0	0	0	22.9%
	Public sector entities	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	3	0	0	0	35.0%	3	0	0	0	35.7%	3	0	0	0	36.3%
	Corporates	97	93	75	74	79.8%	92	98	76	76	77.0%	89	101	77	76	75.8%
	of which: SME	24	13	11	11	81.0%	22	15	11	11	74.2%	22	16	11	11	73.8%
	Retail	1,142	167	158	126	75.6%	1,109	199	177	145	72.7%	1,079	230	194	164	71.2%
	of which: SME	88	16	16	13	85.9%	84	20	19	17	86.2%	81	23	22	20	86.6%
	Secured by mortgages on immovable property	223	22	16	9	41.5%	218	27	17	10	37.3%	213	32	18	11	34.6%
	of which: SME	4	2	1	1	40.2%	4	2	1	1	41.5%	4	2	1	1	43.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	2,324	282	249	209	74.2%	2,281	326	270	231	70.9%	2,242	365	290	252	69.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Raiffeisen Bank International AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	5	5						
	IRB		2,483	2,483						
	Total		2,488	2,488						
REA	STA		4	4	4	4	4	4	4	4
	IRB		233	228	260	261	263	350	437	503
	Total		237	232	264	265	267	354	441	507
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	1	1	1

2018 EU-wide Stress Test: Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	59,897	60,108	61,057	60,664	61,357	62,672	63,854	64,575
Risk exposure amount for securitisations and re-securitisations	237	232	264	265	267	354	441	507
Risk exposure amount other credit risk	59,660	59,876	60,794	60,399	61,090	62,318	63,413	64,068
Risk exposure amount for market risk	3,706	3,706	3,706	3,706	3,706	4,465	4,469	4,472
Risk exposure amount for operational risk	8,303	8,303	8,449	8,408	8,441	8,771	8,759	9,155
Other risk exposure amounts	0	0	84	209	417	132	402	796
Total risk exposure amount	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997

2018 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
OWN FUNDS	A	OWN FUNDS	12,892	12,678	12,827	12,708	12,876	11,406	10,702	10,502
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,266	9,053	9,438	9,814	10,064	8,017	7,808	7,690
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,974	5,974	5,974	5,974	5,974	5,974	5,974	5,974
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	6,154	5,921	6,402	6,768	7,080	5,081	4,881	4,806
	A.1.3	Accumulated other comprehensive income	-2,504	-2,442	-2,442	-2,442	-2,442	-2,542	-2,542	-2,542
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	62	62	62	62	-38	-38	-38
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504	-2,504
	A.1.4	Other Reserves	-125	-125	-171	-217	-263	-171	-217	-263
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	-444	444	414	470	454	-414	-451	-454
	A.1.7	Adjustments to CET1 due to prudential filters	-48	-48	-48	-48	-48	-48	-48	-48
	A.1.8	(-) Intangible assets (including Goodwill)	-730	-730	-730	-730	-730	-730	-730	-730
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-7	-7	-7	-7	-7	-7	-7	-7
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-76	-58	-14	-14	-14	-14	-14	-14
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-37	-37	-37	-37	-37	-37	-37	-37
	A.1.14.1	Of which: from securitisation positions (-)	-37	-37	-37	-37	-37	-37	-37	-37
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-170						
	A.1.21.1	Of which: subject to transitional arrangements		0						
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0						
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0						
	A.1.22	Transitional adjustments	125	63	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	-23	-23	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0							
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0							
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0							
A.1.22.4	Other transitional adjustments to CET1 Capital	148	86	0	0	0	0	0	0	
A.1.22.4.1	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	
A.1.22.4.2	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	
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0							

2018 EU-wide Stress Test: Capital

Raiffeisen Bank International AG

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
			(m€ EUR,%)							
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	573	573	640	640	640	640	640	640
	A.2.1	Additional Tier 1 Capital instruments	640	640	640	640	640	640	640	640
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-68	-68	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,839	9,625	10,078	10,454	10,704	8,658	8,448	8,330
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,053	3,053	2,749	2,254	2,171	2,749	2,254	2,171
	A.4.1	Tier 2 Capital instruments	2,854	2,854	2,557	2,083	1,998	2,557	2,083	1,998
	A.4.2	Other Tier 2 Capital components and deductions	192	192	192	171	174	192	171	174
	A.4.3	Tier 2 transitional adjustments	7	7	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	71,906	72,117	73,296	72,988	73,922	76,041	77,484	78,997
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.89%	12.55%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
	C.2	Tier 1 Capital ratio	13.68%	13.35%	13.75%	14.32%	14.48%	11.39%	10.90%	10.55%
	C.3	Total Capital ratio	17.93%	17.58%	17.50%	17.41%	17.42%	15.00%	13.81%	13.29%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,141	8,990	9,438	9,814	10,064	8,017	7,808	7,690
	D.2	TIER 1 CAPITAL (fully loaded)	9,781	9,630	10,078	10,454	10,704	8,658	8,448	8,330
	D.3	TOTAL CAPITAL (fully loaded)	12,827	12,675	12,827	12,708	12,876	11,406	10,702	10,502
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio	12.71%	12.47%	12.88%	13.45%	13.61%	10.54%	10.08%	9.73%
	E.2	Tier 1 Capital ratio	13.66%	13.35%	13.75%	14.32%	14.48%	11.39%	10.90%	10.55%
	E.3	Total Capital ratio	17.84%	17.58%	17.50%	17.41%	17.42%	15.00%	13.81%	13.29%
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			646	646	646	646	646	646
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
	H.1	Total leverage ratio exposures (transitional)	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
	H.2	Total leverage ratio exposures (fully loaded)	160,897	160,814	160,814	160,814	160,814	160,814	160,814	160,814
	H.3	Leverage ratio (transitional)	6.13%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
	H.4	Leverage ratio (fully loaded)	6.08%	5.99%	6.27%	6.50%	6.66%	5.38%	5.25%	5.18%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.09%	0.09%	0.10%	0.25%	0.25%	0.10%	0.25%	0.25%
	P.3	O-SII buffer	0.50%	0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	Combined buffer	1.84%	1.84%	2.98%	4.75%	4.75%	2.98%	4.75%	4.75%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Raiffeisen Bank International AG

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	3,116	3,150	2,908	2,846	2,771	2,548	2,437
Interest income	4,312	5,448	5,404	5,633	6,067	6,336	6,665
Interest expense	-1,196	-2,298	-2,496	-2,787	-3,296	-3,788	-4,228
Dividend income	90	90	90	90	45	45	45
Net fee and commission income	1,687	1,629	1,567	1,517	1,537	1,407	1,302
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	89	-72	-72	-72	-72	-72	-72
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					-157		
Other operating income not listed above, net	-44	-17	-17	-17	-7	-17	-17
Total operating income, net	4,937	4,781	4,476	4,364	4,117	3,912	3,696
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-216	-516	-417	-386	-1,448	-806	-568
Other income and expenses not listed above, net	-3,122	-3,078	-3,121	-3,156	-3,416	-3,256	-3,154
Profit or (-) loss before tax from continuing operations	1,599	1,186	938	822	-747	-149	-26
Tax expenses or (-) income related to profit or loss from continuing operations	-361	-356	-281	-247	0	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,238	830	657	575	-747	-149	-26
Amount of dividends paid and minority interests after MDA-related adjustments	234	350	290	264	93	51	49
Attributable to owners of the parent net of estimated dividends	1,004	480	366	312	-840	-200	-75
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Raiffeisen Bank International AG

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	500

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Raiffeisen Bank International AG

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	19,761	0	13	13	85	0	0
Central banks	1,172	0	0	0	0	0	0
General governments	14,788	0	0	0	79	0	0
Credit institutions	2,676	0	0	0	7	0	0
Other financial corporations	619	0	12	12	0	0	0
Non-financial corporations	506	0	1	1	0	0	0
Loans and advances (including at amortised cost and fair value)	104,816	301	4,920	4,621	333	2,765	818
Central banks	15,089	0	0	0	0	0	0
General governments	822	0	1	0	0	0	0
Credit institutions	8,914	0	20	10	1	10	0
Other financial corporations	4,372	0	116	40	4	73	7
Non-financial corporations	44,270	121	3,224	3,224	138	1,715	364
Households	31,350	180	1,558	1,347	189	967	448
DEBT INSTRUMENTS other than HFT	124,577	301	4,933	4,635	418	2,765	818
OFF-BALANCE SHEET EXPOSURES	39,111		212	198	-93	-26	14

¹ 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

² 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)

³ 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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Raiffeisen Bank International AG

	Actual				
	31/12/2017				
	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		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,185	2,392	1,203	1,185	675
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	11	8	6	6	2
Non-financial corporations	2,317	1,789	875	864	234
Households	856	596	322	315	440
DEBT INSTRUMENTS other than HFT	3,185	2,392	1,203	1,185	675
Loan commitments given	67	21	-3	-3	4

¹ 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□