



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Raiffeisen Bank International AG

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,404	9,702	9,965	10,404	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,404	9,702	9,965	10,404	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,599	10,928	11,179	11,640	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,599	10,928	11,179	11,640	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,022	13,286	13,451	13,576	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,022	13,286	13,451	13,576	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	76,227	72,672	74,260	75,619	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76,227	72,672	74,260	75,619	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.34%	13.35%	13.42%	13.76%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.34%	13.35%	13.42%	13.76%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.90%	15.04%	15.05%	15.39%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.90%	15.04%	15.05%	15.39%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.08%	18.28%	18.11%	17.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.08%	18.28%	18.11%	17.95%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	172,880	163,077	170,717	174,641	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.13%	6.70%	6.55%	6.66%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Raiffeisen Bank International AG

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,599	10,928	11,179	11,640	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,508	10,838	11,088	11,547	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	172,880	163,077	170,717	174,641	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	172,880	163,077	170,717	174,641	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.7%	6.6%	6.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.7%	6.5%	6.6%	C 47.00 (r330,c010)	

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Capital

Raiffeisen Bank International AG

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	13,022	13,286	13,451	13,576	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,404	9,702	9,965	10,404	C 01.00 (020,010)	Article 50 of CRR
	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	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,629	7,055	7,272	7,671	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,694	-2,763	-2,815	-2,734	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-148	-216	-212	-235	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	455	429	482	456	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-42	-20	-5	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-677	-699	-678	-698	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-20	-11	-10	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-61	0	0	0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-29	-15	-15	-15	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2)(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-29	-15	-15	-15	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-26	0	-11	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,195	1,226	1,214	1,236	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,117	1,135	1,124	1,146	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-13	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	90	90	90	90	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,599	10,928	11,179	11,640	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,424	2,358	2,272	1,937	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,178	2,128	2,051	1,711	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	246	229	222	226	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	76,227	72,672	74,260	75,619	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	9	20	11	10	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.34%	13.35%	13.42%	13.76%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.90%	15.04%	15.05%	15.39%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.08%	18.28%	18.11%	17.95%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,404	9,702	9,965	10,404	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.34%	13.35%	13.42%	13.76%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

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



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Overview of Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	62,086	59,673	60,961	62,878	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	26,664	22,688	23,667	24,580	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	29,168	30,640	31,007	31,746	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	5,886	5,971	5,884	6,105	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	369	374	402	447	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,039	877	1,058	959	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	225	214	233	239	C 02.00 (R640, c010)
Settlement risk	1	3	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	386	419	400	419	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,390	3,788	3,560	3,559	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,896	1,773	1,994	1,852	C 02.00 (R530, c010)
Of which IMA	2,494	2,015	1,566	1,706	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	8,099	7,699	8,048	7,565	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,097	3,482	3,508	3,544	C 02.00 (R610, c010)
Of which advanced measurement approach	4,002	4,217	4,539	4,021	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	76,227	72,672	74,260	75,619	

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P&L

Raiffeisen Bank International AG

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	3,565	4,791	1,214	2,471
Of which debt securities income	313	422	97	200
Of which loans and advances income	2,861	3,842	975	1,991
Interest expenses	1,043	1,424	389	806
(Of which deposits expenses)	506	673	179	370
(Of which debt securities issued expenses)	212	279	62	128
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	91	92	16	40
Net Fee and commission income	1,303	1,762	396	828
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	23	23	4	7
Gains or (-) losses on financial assets and liabilities held for trading, net	-261	-248	-229	-387
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-17	0	19	35
Gains or (-) losses from hedge accounting, net	0	-11	6	0
Exchange differences [gain or (-) loss], net	298	266	158	273
Net other operating income /(expenses)	-81	-94	-69	-83
TOTAL OPERATING INCOME, NET	3,879	5,158	1,128	2,378
(Administrative expenses)	2,072	2,810	682	1,360
(Depreciation)	199	273	86	179
Modification gains or (-) losses, net	0	-5	0	-2
(Provisions or (-) reversal of provisions)	-62	-21	-12	19
(Commitments and guarantees given)	-39	-4	-14	9
(Other provisions)	-23	-18	2	9
Of which pending legal issues and tax litigation ¹		-19		
Of which restructuring ¹		-8		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-17	169	23	4
(Financial assets at fair value through other comprehensive income)	0	2	0	0
(Financial assets at amortised cost)	-17	167	23	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	49	23	13
(of which Goodwill)	8	8	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	31	61	20	36
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-120	-183	-7	-5
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,590	1,750	338	834
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,277	1,399	258	644
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,277	1,399	258	644
Of which attributable to owners of the parent	1,181	1,276	226	574

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Raiffeisen Bank International AG

(min EUR)		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	21,854				22,561				24,447				23,268				IAS 1.54 (i)					
Financial assets held for trading	4,180	2,013	2,163	4	3,887	1,607	2,280	0	3,803	1,568	2,225	10	3,925	1,585	2,330	10	IFRS 7.8(a)(i); IFRS 9. Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	489	154	132	203	501	156	33	312	444	170	12	263	449	191	12	246	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	4,274	4,172	60	41	3,196	3,139	57	0	3,272	3,216	56	0	3,269	3,222	47	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	5,320	4,458	620	242	6,416	5,639	567	210	5,865	5,122	538	206	5,576	4,858	517	200	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	97,438				98,853				103,238				106,621				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	549	0	549	0	501	0	501	0	511	0	511	0	533	0	533	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-88				-43				-39				23				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹	11,910				3,976				4,637				4,736									
TOTAL ASSETS	145,926				139,847				146,179				148,400				IAS 1.9(a), IG 6					

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(min EUR)		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	5,108	3	0	-2	0	0	6,087	125	0	-4	0	0	5,586	68	0	-3	0	0	5,345	13	0	-3	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	33	0	0	-33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,795	57	0	-2	0	0	7,920	237	0	-4	-2	0	8,458	198	0	-3	-3	0	9,268	254	0	-3	-4	0	Annex V. Part 1.31, 44(b)
	Loans and advances	80,636	8,109	3,575	-142	-268	-2,321	77,705	12,333	3,144	-165	-330	-1,985	80,899	12,981	3,212	-169	-342	-1,993	84,120	12,376	3,016	-173	-342	-1,891	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



2019 EU-wide Transparency Exercise

Market Risk

Raiffeisen Bank International AG

	SA		IM										IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(min EUR)																										
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	1,403	1,314	8	2	58	17							9	3	64	24										
Of which: General risk	577	644	8	2	58	17							9	3	64	24										
Of which: Specific risk	823	669	0	0	0	0							0	0	0	0										
Equities	135	175	0	0	0	0							0	0	0	0										
Of which: General risk	15	22	0	0	0	0							0	0	0	0										
Of which: Specific risk	43	41	0	0	0	0							0	0	0	0										
Foreign exchange risk	347	274	28	15	149	91							20	2	108	5										
Commodities risk	7	8	0	0	0	0							0	0	0	0										
Total	1,892	1,770	30	14	169	92	0	0	0	0	0	2,494	23	4	139	25	0	0	0	0	0	0	0	0	2,015	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	1,152	1,412	12	3	104	28							11	4	104	26										
Of which: General risk	672	770	12	3	104	28							11	4	104	26										
Of which: Specific risk	479	641	0	0	0	0							0	0	0	0										
Equities	535	159	0	0	0	0							0	0	0	0										
Of which: General risk	147	40	0	0	0	0							0	0	0	0										
Of which: Specific risk	160	65	0	0	0	0							0	0	0	0										
Foreign exchange risk	299	273	11	4	21	7							13	2	50	5										
Commodities risk	7	7	0	0	0	0							0	0	0	0										
Total	1,993	1,851	17	5	108	30	0	0	0	0	0	1,566	18	5	119	27	0	0	0	0	0	0	0	0	1,706	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	28,471	30,303	502		24,438	26,264	541	
	Regional governments or local authorities	326	298	106		1,271	1,264	98	
	Public sector entities	84	101	34		473	602	31	
	Multilateral Development Banks	1,379	2,023	0		1,322	1,978	0	
	International Organisations	742	741	0		965	964	0	
	Institutions	2,782	2,723	230		2,362	2,250	171	
	Corporates	10,804	7,632	7,282		7,117	5,328	5,080	
	of which: SME	3,360	2,353	2,035		2,313	1,770	1,531	
	Retail	10,498	8,091	5,831		8,553	6,636	4,771	
	of which: SME	1,665	1,331	762		1,425	1,154	661	
	Secured by mortgages on immovable property	13,219	13,003	7,700		12,782	12,588	7,268	
	of which: SME	1,364	1,320	685		1,008	983	430	
	Exposures in default	1,803	609	694	1,155	1,067	370	416	690
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	98	98	14		86	86	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	132	132	55		131	131	53		
Equity	1,107	1,107	1,842		1,091	1,091	1,823		
Other exposures	6,862	6,855	2,497		6,777	6,772	2,454		
Standardised Total²	78,306	73,716	26,786	1,424	68,435	66,323	22,718	909	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	12,301	13,601	0		11,046	12,421	0	
	Regional governments or local authorities	0	0	0		164	163	0	
	Public sector entities	5	1	0		6	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,504	1,507	71		1,243	1,252	52	
	Corporates	815	709	685		842	758	734	
	of which: SME	109	80	75		103	82	76	
	Retail	693	367	275		426	362	272	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,131	6,030	2,137		6,154	6,060	2,142	
	of which: SME	328	319	94		340	332	99	
	Exposures in default	33	20	20	13	33	16	16	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	4		23	23	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	129	129	52		128	128	50		
Equity	912	912	1,509		916	916	1,515		
Other exposures	2,869	2,867	662		2,602	2,599	630		
Standardised Total²				27				33	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	4,922	4,954	0		5,195	5,225	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	20	4		0	20	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	4	1		3	3	1	
	Corporates	602	457	425		600	485	449	
	of which: SME	247	203	171		279	228	193	
	Retail	1,419	1,058	740		1,406	1,049	729	
	of which: SME	353	306	175		358	322	184	
	Secured by mortgages on immovable property	849	836	317		968	951	355	
	of which: SME	102	102	29		105	105	30	
	Exposures in default	64	19	21	42	60	18	20	40
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	29	29	3		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	5		3	3	5		
Other exposures	294	293	172		314	313	161		
Standardised Total²				56				52	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	5	5	2		8	8	4	
	Regional governments or local authorities	5	5	2		1	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23	7	4		36	19	10	
	Corporates	345	284	255		390	334	305	
	of which: SME	175	147	118		190	161	130	
	Retail	2,933	2,308	1,728		2,771	2,160	1,617	
	of which: SME	21	15	9		22	16	9	
	Secured by mortgages on immovable property	1,176	1,175	428		1,188	1,187	431	
	of which: SME	121	119	50		115	113	47	
	Exposures in default	210	35	41	151	136	33	41	103
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	544	544	222		673	673	272		
Standardised Total²				190				143	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	1,255	1,257	0		1,867	1,866	0	
	Regional governments or local authorities	12	12	2		12	11	2	
	Public sector entities	0	0	0		0	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		7	7	1	
	Corporates	358	302	277		380	317	292	
	of which: SME	171	157	133		173	160	135	
	Retail	631	484	308		646	501	319	
	of which: SME	374	309	177		382	314	179	
	Secured by mortgages on immovable property	62	61	26		63	62	28	
	of which: SME	51	50	22		54	52	24	
	Exposures in default	45	17	20	27	37	15	17	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	71	71	169		71	71	170		
Other exposures	325	325	278		340	340	293		
Standardised Total ²				41				37	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ROMANIA	Central governments or central banks	1,241	1,517	0		1,239	1,513	0	
	Regional governments or local authorities	187	179	36		183	180	36	
	Public sector entities	11	11	11		11	11	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		7	7	1	
	Corporates	991	509	495		969	520	507	
	of which: SME	91	89	76		94	92	78	
	Retail	146	123	76		148	126	78	
	of which: SME	88	84	48		92	88	50	
	Secured by mortgages on immovable property	22	22	12		22	22	13	
	of which: SME	7	7	3		6	6	2	
	Exposures in default	9	3	3	5	9	3	3	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3	3	3		3	3	3		
Equity	5	5	5		5	5	5		
Other exposures	513	513	138		567	567	122		
Standardised Total ²				7				8	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
HUNGARY	Central governments or central banks	1,653	1,664	0		1,518	1,550	0	
	Regional governments or local authorities	42	30	6		26	34	7	
	Public sector entities	0	0	0		5	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	291	259	253		299	268	263	
	of which: SME	50	50	44		49	49	44	
	Retail	64	22	16		55	23	17	
	of which: SME	24	1	1		21	2	1	
	Secured by mortgages on immovable property	12	11	4		92	87	31	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	13	2	2	12	14	2	3	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	51	51	66		51	51	65		
Other exposures	334	334	64		414	414	81		
Standardised Total ²				13				19	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	1,095	1,333	0		20	257	0	
	Regional governments or local authorities	0	0	0		829	829	0	
	Public sector entities	0	0	0		342	341	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	216	214	32		177	177	25	
	Corporates	170	159	157		150	135	133	
	of which: SME	4	4	4		4	4	4	
	Retail	2	1	2		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	65	65	27		68	68	29	
	of which: SME	11	11	3		10	10	3	
	Exposures in default	14	7	7	7	14	6	6	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	4		2	2	4		
Other exposures	10	10	10		10	10	11		
Standardised Total ²				9				9	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CROATIA	Central governments or central banks	788	789	6		993	993	6	
	Regional governments or local authorities	4	3	3		4	3	2	
	Public sector entities	2	2	2		2	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		6	5	3	
	Corporates	123	103	98		114	92	87	
	of which: SME	46	40	33		41	34	29	
	Retail	1,291	1,086	800		1,314	1,098	808	
	of which: SME	106	80	46		113	85	48	
	Secured by mortgages on immovable property	319	313	121		340	333	131	
	of which: SME	6	6	3		6	6	2	
	Exposures in default	228	49	54	177	113	23	25	88
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		1	1	3		
Other exposures	334	330	206		321	320	192		
Standardised Total ²				207				121	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BULGARIA	Central governments or central banks	464	475	0		681	691	0	
	Regional governments or local authorities	17	15	7		18	12	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		0	0	0	
	Corporates	131	128	114		143	136	121	
	of which: SME	89	86	73		91	85	70	
	Retail	83	59	39		86	61	40	
	of which: SME	36	30	17		37	31	18	
	Secured by mortgages on immovable property	16	16	10		16	15	10	
	of which: SME	4	3	2		3	3	2	
	Exposures in default	6	2	3	3	6	2	2	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	122	122	32		159	159	43		
Standardised Total ²				6				8	

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
POLAND	Central governments or central banks	3,174	3,271	6		35	35	1	
	Regional governments or local authorities	24	25	5		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	20	9		2	2	0	
	Corporates	3,785	2,395	2,304		30	24	24	
	of which: SME	1,135	660	569		4	4	4	
	Retail	1,828	1,583	1,144		186	182	135	
	of which: SME	317	243	139		9	8	5	
	Secured by mortgages on immovable property	3,517	3,452	4,084		2,800	2,760	3,557	
	of which: SME	443	423	319		86	83	69	
	Exposures in default	703	288	332	406	240	109	119	131
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	12		0	0	1		
Other exposures	291	291	173		102	102	102		
Standardised Total ²				520				174	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	23,417	25,221	644		22,109	24,035	656	
	Regional governments or local authorities	1,441	1,435	104		1,566	1,555	106	
	Public sector entities	840	958	30		835	948	29	
	Multilateral Development Banks	1,346	2,004	0		1,208	1,886	0	
	International Organisations	1,003	1,002	0		1,002	1,001	0	
	Institutions	2,094	2,028	190		1,914	1,892	205	
	Corporates	6,954	5,255	4,990		7,151	5,452	5,180	
	of which: SME	2,403	1,839	1,593		2,479	1,939	1,676	
	Retail	9,064	6,381	5,015		9,515	7,325	5,295	
	of which: SME	1,505	1,230	703		1,602	1,322	756	
	Secured by mortgages on immovable property	13,098	12,865	7,318		13,351	13,112	7,417	
	of which: SME	1,000	973	437		986	959	432	
	Exposures in default	1,090	370	412	714	1,073	372	422	695
	Items associated with particularly high risk	0	0	0		72	72	105	
	Covered bonds	81	81	12		81	80	12	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	133	133	53		165	165	84	
Equity	1,107	1,107	1,851		1,093	1,093	1,827		
Other exposures	7,413	7,411	3,089		7,938	7,936	3,300		
Standardised Total ²	69,080	66,852	23,708	957	69,074	66,974	24,639	937	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	11,122	12,472	0		9,415	10,776	0	
	Regional governments or local authorities	162	185	0		159	183	0	
	Public sector entities	359	356	0		363	358	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,201	1,205	54		1,089	1,092	57	
	Corporates	800	711	688		819	707	684	
	of which: SME	110	85	79		123	94	87	
	Retail	463	378	283		451	375	282	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,230	6,111	2,162		6,299	6,165	2,184	
	of which: SME	296	288	87		280	272	81	
	Exposures in default	34	15	15	19	34	16	16	18
	Items associated with particularly high risk	0	0	0		18	18	27	
	Covered bonds	24	24	4		26	25	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	130	130	49		161	161	80	
Equity	920	920	1,521		903	903	1,494		
Other exposures	3,224	3,223	870		3,437	3,437	1,039		
Standardised Total ²				36				36	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	4,667	4,713	0		5,107	5,152	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	19	4		0	15	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		3	3	1	
	Corporates	606	502	466		623	527	490	
	of which: SME	294	245	208		291	252	215	
	Retail	1,149	798	582		1,394	1,041	722	
	of which: SME	126	94	54		363	332	190	
	Secured by mortgages on immovable property	1,029	1,013	376		1,047	1,030	376	
	of which: SME	114	114	35		111	111	33	
	Exposures in default	52	14	16	35	59	22	24	34
	Items associated with particularly high risk	0	0	0		47	47	70	
	Covered bonds	17	17	2		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	5		4	4	5		
Other exposures	423	422	308		392	391	268		
Standardised Total ²				46				48	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	6	6	3		12	12	6	
	Regional governments or local authorities	1	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	5	2		57	50	24	
	Corporates	429	375	344		482	422	389	
	of which: SME	215	186	154		240	208	174	
	Retail	3,109	2,399	1,795		3,370	2,616	1,957	
	of which: SME	28	21	12		39	31	18	
	Secured by mortgages on immovable property	1,349	1,345	489		1,468	1,466	533	
	of which: SME	128	124	52		137	134	58	
	Exposures in default	156	38	45	118	173	42	50	131
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	702	702	342		727	727	350		
Standardised Total ²				166				184	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SLOVAKIA	Central governments or central banks	1,390	1,389	0		1,840	1,839	0	
	Regional governments or local authorities	11	11	2		11	10	2	
	Public sector entities	0	3	0		0	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		7	7	1	
	Corporates	387	317	292		395	330	303	
	of which: SME	184	167	142		190	175	149	
	Retail	670	524	332		707	559	354	
	of which: SME	413	343	196		441	367	210	
	Secured by mortgages on immovable property	65	63	27		66	65	29	
	of which: SME	56	55	24		59	57	26	
	Exposures in default	39	15	18	24	41	15	18	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	77	77	186		77	77	185		
Other exposures	394	394	335		406	406	343		
Standardised Total ²				38				38	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ROMANIA	Central governments or central banks	1,028	1,295	0		1,025	1,315	0	
	Regional governments or local authorities	175	169	34		193	180	36	
	Public sector entities	10	10	10		10	10	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		6	6	1	
	Corporates	841	458	444		822	457	442	
	of which: SME	96	93	79		100	97	82	
	Retail	108	101	57		111	104	60	
	of which: SME	93	89	49		97	92	52	
	Secured by mortgages on immovable property	19	19	10		18	18	9	
	of which: SME	5	5	2		5	5	2	
	Exposures in default	9	3	3	5	10	3	4	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	4		4	4	4		
Equity	5	5	5		5	5	5		
Other exposures	523	523	210		539	539	214		
Standardised Total ²				8				8	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
HUNGARY	Central governments or central banks	1,716	1,753	0		1,284	1,367	0	
	Regional governments or local authorities	46	30	6		45	30	6	
	Public sector entities	14	1	0		12	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	302	270	262		313	280	273	
	of which: SME	55	55	47		59	59	51	
	Retail	52	20	15		52	20	15	
	of which: SME	20	2	1		21	3	2	
	Secured by mortgages on immovable property	92	86	31		89	85	30	
	of which: SME	1	1	0		2	1	0	
	Exposures in default	15	2	2	13	17	6	6	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	51	51	65		51	51	65		
Other exposures	390	390	71		409	409	95		
Standardised Total ²				20				17	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	6	233	0		6	232	0	
	Regional governments or local authorities	984	984	0		1,097	1,097	0	
	Public sector entities	350	349	0		344	343	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	181	28		143	141	23	
	Corporates	148	133	132		160	150	148	
	of which: SME	4	4	4		4	4	4	
	Retail	2	2	3		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	67	67	28		67	66	27	
	of which: SME	10	11	3		11	10	3	
	Exposures in default	14	6	6	8	14	6	6	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	4		2	2	4		
Other exposures	10	10	10		10	10	10		
Standardised Total ²				9				9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CROATIA	Central governments or central banks	1,130	1,129	15		1,006	1,006	8	
	Regional governments or local authorities	4	3	2		4	2	2	
	Public sector entities	2	3	2		2	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	3		6	5	3	
	Corporates	130	94	88		140	114	108	
	of which: SME	54	35	29		57	50	44	
	Retail	1,334	1,121	824		1,388	1,169	860	
	of which: SME	119	91	52		126	98	56	
	Secured by mortgages on immovable property	354	347	135		372	364	141	
	of which: SME	6	6	2		6	6	2	
	Exposures in default	112	23	26	87	113	23	25	88
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	3		1	1	3		
Other exposures	356	356	220		474	474	231		
Standardised Total ²				119				124	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
BULGARIA	Central governments or central banks	464	474	0		431	440	0	
	Regional governments or local authorities	19	16	7		17	15	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	151	146	132		168	160	146	
	of which: SME	89	84	70		92	86	73	
	Retail	87	63	42		91	68	45	
	of which: SME	38	32	18		40	34	19	
	Secured by mortgages on immovable property	15	14	9		15	15	9	
	of which: SME	3	3	2		3	3	2	
	Exposures in default	7	2	2	5	7	2	2	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	142	142	60		164	164	57		
Standardised Total ²				8				8	

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

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
POLAND	Central governments or central banks	33	33	3		31	31	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		3	9	3	
	Corporates	27	24	24		26	24	23	
	of which: SME	4	4	4		4	4	4	
	Retail	183	179	133		180	177	132	
	of which: SME	9	8	5		8	8	5	
	Secured by mortgages on immovable property	2,759	2,706	3,485		2,724	2,681	3,466	
	of which: SME	82	79	66		79	76	63	
	Exposures in default	249	112	122	136	251	102	115	149
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	14	14	3		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	1		0	0	1		
Other exposures	29	29	67		56	56	94		
Standardised Total ²				194				196	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach																
		As of 30/09/2018					As of 31/12/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(min EUR, %)																	
	Central banks and central governments	6,777	0	5,969	1,944	0	2	7,337	0	6,571	2,187	0	3					
	Institutions	8,651	8	7,219	1,664	0	8	7,839	6	6,242	1,494	0	8					
	Corporates	68,338	1,795	44,804	26,477	0	1,078	71,003	1,729	47,075	27,876	0	1,076					
	Corporates - Of Which: Specialised Lending	5,925	361	5,425	3,560	0	114	6,046	311	5,512	3,716	0	130					
	Corporates - Of Which: SME	8,816	266	5,500	4,466	0	176	9,385	285	5,898	4,756	0	183					
	Retail	18,294	584	17,140	5,886	210	558	18,660	554	17,542	5,971	251	541					
	Retail - Secured on real estate property	11,220	316	10,832	2,425	118	240	11,518	303	11,138	2,479	160	249					
	Retail - Secured on real estate property - Of Which: SME	196	8	184	137	5	12	201	7	189	126	4	11					
	Retail - Secured on real estate property - Of Which: non-SME	11,024	307	10,648	2,289	114	228	11,317	296	10,949	2,354	156	239					
	Retail - Qualifying Revolving	1,928	34	1,309	307	7	44	1,840	25	1,271	274	6	35					
	Retail - Other Retail	5,146	234	4,999	3,154	84	275	5,302	226	5,133	3,217	86	258					
	Retail - Other Retail - Of Which: SME	849	41	791	462	11	47	849	40	788	448	15	44					
	Retail - Other Retail - Of Which: non-SME	4,297	193	4,208	2,691	73	228	4,453	186	4,345	2,769	71	214					
Equity	248	0	248	369	0	0	245	0	245	374	0	0						
Other non credit-obligation assets				0	0					0								
IRB Total ²				36,339						37,831								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach																
		As of 30/09/2018					As of 31/12/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
AUSTRIA	(min EUR, %)																	
	Central banks and central governments	0	0	10	1	0	0	0	0	10	1	0	0					
	Institutions	2,752	0	1,993	249	0	0	2,445	0	1,717	220	0	0					
	Corporates	15,138	261	8,238	3,396	0	113	14,779	240	8,212	3,539	0	134					
	Corporates - Of Which: Specialised Lending	805	93	773	407	0	6	809	43	785	535	0	6					
	Corporates - Of Which: SME	89	1	61	40	0	0	98	1	44	33	0	0					
	Retail	3	0	2	1	0	0	3	0	3	1	0	0					
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
Equity	133	0	133	178	0	0	126	0	126	179	0	0						
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 30/09/2018					As of 31/12/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CZECH REPUBLIC	(min EUR, %)																	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0					
	Institutions	223	0	379	84	0	0	72	0	225	47	0	0					
	Corporates	5,752	89	3,371	2,604	0	64	6,800	80	4,258	3,351	0	65					
	Corporates - Of Which: Specialised Lending	1,232	7	1,134	785	0	8	1,421	7	1,288	890	0	8					
	Corporates - Of Which: SME	1,446	13	865	781	0	13	1,871	26	1,250	1,083	0	22					
	Retail	5,342	119	4,951	1,336	15	123	5,383	110	5,034	1,326	14	126					
	Retail - Secured on real estate property	3,823	43	3,725	713	5	40	3,900	41	3,809	715	4	53					
	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	3,823	43	3,725	713	5	40	3,900	41	3,809	715	4	53					
	Retail - Qualifying Revolving	646	16	386	116	2	18	597	12	374	94	2	13					
	Retail - Other Retail	873	60	839	507	9	65	887	58	851	517	8	60					
	Retail - Other Retail - Of Which: SME	395	23	361	179	4	26	400	23	365	179	4	24					
	Retail - Other Retail - Of Which: non-SME	478	37	478	328	5	39	486	35	486	338	5	37					
Equity	10	0	10	25	0	0	10	0	10	25	0	0						
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 30/09/2018					As of 31/12/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
RUSSIAN FEDERATION	(min EUR, %)																	
	Central banks and central governments	1,839	0	1,842	599	0	0	2,048	0	2,048	666	0	0					
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0					
	Corporates	9,547	111	6,171	3,512	0	46	10,318	110	6,760	3,609	0	60					
	Corporates - Of Which: Specialised Lending	147	47	141	106	0	6	129	45	127	93	0	8					
	Corporates - Of Which: SME	911	11	626	558	0	4	962	13	653	567	0	8					
	Retail	9	0	8	2	0	0	9	0	8	2	0	0					
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1	0	0					
	Retail - Qualifying Revolving	3	0	2	1	0	0	2	0	2	1	0	0					
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0					
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0					
Equity	6	0	6	14	0	0	7	0	7	16	0	0						
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 30/09/2018					As of 31/12/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SLOVAKIA	(min EUR, %)																	
	Central banks and central governments	6	0	6	1	0	0	6	0	6	1	0	0					
	Institutions	200	0	201	31	0	0	162	0	163	16	0	0					
	Corporates	5,026	134	3,223	2,263	0	80	5,110	117	3,288	2,270	0	79					
	Corporates - Of Which: Specialised Lending	1,025	35	851	560	0	30	1,027	34	867	576	0	32					
	Corporates - Of Which: SME	1,201	37	677	540	0	23	1,214	33	646	532	0	23					
	Retail	6,028	114	5,850	1,150	27	95	6,214	111	6,037	1,238	28	100					

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ROMANIA	Central banks and central governments	995	0	999	40	0	0	1,098	0	1,109	44	0	0
	Institutions	52	0	20	4	0	0	40	0	8	2	0	0
	Corporates	3,421	133	2,492	2,002	0	79	3,754	144	2,739	1,989	0	89
	Corporates - Of Which: Specialised Lending	811	37	761	495	0	20	971	37	873	543	0	22
	Corporates - Of Which: SME	1,348	32	874	743	0	20	1,400	45	871	727	0	30
	Retail	3,679	166	3,207	1,552	89	143	3,733	161	3,260	1,496	110	146
	Retail - Secured on real estate property	1,382	113	1,105	432	72	59	1,405	109	1,131	418	93	71
	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	1,382	113	1,105	432	72	59	1,405	109	1,131	418	93	71
	Retail - Qualifying Revolving	780	3	589	106	1	8	803	3	612	115	1	8
	Retail - Other Retail	1,518	51	1,512	1,014	16	75	1,525	49	1,517	964	17	67
	Retail - Other Retail - Of Which: SME	257	13	251	179	4	15	256	13	249	171	4	14
	Retail - Other Retail - Of Which: non-SME	1,261	37	1,261	835	12	60	1,268	37	1,268	792	12	53
	Equity	4	0	4	8	0	0	4	0	4	8	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
HUNGARY	Central banks and central governments	189	0	192	19	0	0	303	0	306	29	0	0
	Institutions	308	0	334	58	0	0	323	0	347	61	0	0
	Corporates	3,752	120	2,381	1,645	0	86	3,689	103	2,341	1,622	0	63
	Corporates - Of Which: Specialised Lending	751	11	695	540	0	12	656	4	629	465	0	5
	Corporates - Of Which: SME	736	72	378	244	0	44	677	64	384	252	0	30
	Retail	781	88	764	518	29	86	802	84	777	568	53	63
	Retail - Secured on real estate property	513	76	513	321	22	73	511	72	511	341	43	49
	Retail - Secured on real estate property - Of Which: SME	42	2	12	14	0	2	13	1	13	12	0	0
	Retail - Secured on real estate property - Of Which: non-SME	500	74	500	307	21	71	498	70	498	329	43	48
	Retail - Qualifying Revolving	64	3	51	17	1	4	0	0	0	0	0	0
	Retail - Other Retail	204	8	201	179	6	10	291	12	266	227	10	14
	Retail - Other Retail - Of Which: SME	93	2	89	64	3	3	95	3	90	61	7	3
	Retail - Other Retail - Of Which: non-SME	112	6	112	115	3	7	196	9	176	165	3	11
	Equity	5	0	5	16	0	0	7	0	7	20	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	46	0	47	0	0	0	56	0	56	0	0	0
	Institutions	794	0	741	235	0	0	588	0	533	211	0	0
	Corporates	4,280	52	3,881	2,079	0	30	4,472	44	4,163	2,184	0	35
	Corporates - Of Which: Specialised Lending	238	0	225	163	0	0	87	0	83	59	0	0
	Corporates - Of Which: SME	41	0	255	180	0	0	50	0	263	190	0	0
	Retail	8	0	8	3	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	7	0	7	2	0	0	7	0	7	2	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	7	0	7	2	0	0	7	0	7	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	13	0	13	17	0	0	13	0	13	17	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CROATIA	Central banks and central governments	302	0	303	22	0	0	213	0	239	18	0	0
	Institutions	8	0	5	0	0	0	32	0	29	8	0	0
	Corporates	1,875	143	1,218	765	0	78	1,842	122	1,075	685	0	57
	Corporates - Of Which: Specialised Lending	61	34	51	11	0	8	53	18	37	13	0	4
	Corporates - Of Which: SME	501	34	301	237	0	21	511	44	288	206	0	21
	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	24	0	24	36	0	0	23	0	23	33	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BULGARIA	Central banks and central governments	225	0	225	15	0	0	196	0	196	13	0	0
	Institutions	64	0	63	26	0	0	2	0	1	0	0	0
	Corporates	2,062	62	1,274	958	0	40	2,071	44	1,277	999	0	25
	Corporates - Of Which: Specialised Lending	146	11	122	76	0	0	176	11	137	91	0	4
	Corporates - Of Which: SME	863	3	537	399	0	3	883	5	554	410	0	4
	Retail	1,355	42	1,287	575	12	54	1,398	36	1,235	580	11	51
	Retail - Secured on real estate property	713	22	701	278	7	25	752	19	740	275	6	25
	Retail - Secured on real estate property - Of Which: SME	183	7	172	123	4	10	188	5	177	114	4	9
	Retail - Secured on real estate property - Of Which: non-SME	530	15	529	155	2	15	564	13	563	161	2	16
	Retail - Qualifying Revolving	86	3	49	16	1	5	86	3	49	15	1	6
	Retail - Other Retail	555	17	537	282	5	24	561	14	546	290	4	20
	Retail - Other Retail - Of Which: SME	104	2	89	41	0	3	98	1	85	36	0	3
	Retail - Other Retail - Of Which: non-SME	451	16	448	241	5	21	463	13	461	254	4	18
	Equity	4	0	4	6	0	0	5	0	5	7	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
POLAND	Central banks and central governments	392	0	391	14	0	0	389	0	411	16	0	0
	Institutions	56	0	56	3	0	0	180	0	172	22	0	0
	Corporates	399	38	345	181	0	17	576	139	520	255	0	62
	Corporates - Of Which: Specialised Lending	146	24	132	76	0	14	219	53	208	104	0	31
	Corporates - Of Which: SME	12	0	12	5	0	0	0	0	0	0	0	0
	Retail	6	0	5	2	0	0	6	0	6	3	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	4	0	3	1	0	0

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	7,039	0	6,322	1,910	7,276	0	6,556	1,714
	Institutions	8,574	6	6,950	1,587	8,537	6	6,926	1,431
	Corporates	72,846	1,858	49,325	28,528	74,692	1,663	50,455	29,501
	Corporates - Of Which: Specialised Lending	5,888	378	5,372	3,472	5,807	356	5,304	3,415
	Corporates - Of Which: SME	9,399	267	6,101	4,872	9,669	242	6,267	5,028
	Retail	18,912	549	17,765	5,884	19,390	531	18,229	6,105
	Retail - Secured on real estate property	11,660	289	11,288	2,396	11,907	277	11,521	2,435
	Retail - Secured on real estate property - Of Which: SME	212	7	202	132	222	7	210	126
	Retail - Secured on real estate property - Of Which: non-SME	11,448	282	11,086	2,264	11,685	270	11,311	2,309
	Retail - Qualifying Revolving	1,871	28	1,269	272	1,906	24	1,301	275
	Retail - Other Retail	5,381	231	5,207	3,217	5,576	230	5,406	3,395
	Retail - Other Retail - Of Which: SME	883	39	818	434	926	39	865	458
	Retail - Other Retail - Of Which: non-SME	4,498	192	4,389	2,783	4,650	192	4,541	2,937
	Equity	258	1	258	402	277	1	277	447
Other non credit-obligation assets									
IRB Total ²				38,311				39,198	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
AUSTRIA	Central banks and central governments	0	0	11	1	0	0	8	1
	Institutions	2,361	0	1,766	254	2,355	0	1,770	256
	Corporates	15,539	231	8,884	3,442	15,973	216	9,252	3,727
	Corporates - Of Which: Specialised Lending	777	43	739	449	789	43	748	440
	Corporates - Of Which: SME	69	1	40	29	67	1	42	30
	Retail	3	0	3	1	1	0	1	0
	Retail - Secured on real estate property	2	0	2	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	1	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	134	0	134	196	139	0	139	211
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	292	0	461	76	367	0	527	65
	Corporates	6,764	100	4,206	3,336	6,700	94	4,149	3,285
	Corporates - Of Which: Specialised Lending	1,387	5	1,223	852	1,280	4	1,114	769
	Corporates - Of Which: SME	1,854	22	1,246	1,090	1,837	21	1,206	1,054
	Retail	5,364	109	5,017	1,319	5,232	94	4,883	1,362
	Retail - Secured on real estate property	3,881	36	3,789	703	3,728	33	3,632	730
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,881	36	3,789	703	3,728	33	3,632	730
	Retail - Qualifying Revolving	585	15	365	89	583	10	366	87
	Retail - Other Retail	898	58	863	526	921	50	885	545
	Retail - Other Retail - Of Which: SME	405	23	370	183	425	23	389	195
	Retail - Other Retail - Of Which: non-SME	494	36	494	344	496	27	496	349
	Equity	10	0	10	25	2	0	2	4
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
RUSSIAN FEDERATION	Central banks and central governments	1,988	0	1,988	322	2,219	0	2,219	360
	Institutions	0	0	0	0	0	0	1	0
	Corporates	10,723	103	7,400	4,035	10,820	100	7,395	4,332
	Corporates - Of Which: Specialised Lending	1,572	6	153	97	147	63	142	90
	Corporates - Of Which: SME	1,067	15	737	660	1,258	13	854	781
	Retail	9	0	6	2	34	0	33	6
	Retail - Secured on real estate property	6	0	6	1	30	0	29	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	30	0	29	4
	Retail - Qualifying Revolving	2	0	2	1	2	0	2	1
	Retail - Other Retail	1	0	1	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	2	0	2	1
	Equity	9	0	9	21	9	0	9	22
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SLOVAKIA	Central banks and central governments	16	0	16	1	16	0	16	1
	Institutions	191	0	191	27	160	0	160	15
	Corporates	5,026	102	3,288	2,236	5,154	90	3,363	2,339
	Corporates - Of Which: Specialised Lending	950	32	795	533	1,025	31	879	585
	Corporates - Of Which: SME	1,166	31	633	502	1,218	26	639	499
	Retail	6,326	113	6,147	1,144	6,446	114	6,265	1,156
	Retail - Secured on real estate property	4,981	61	4,979	646	5,093	60	5,091	657
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4,981	61	4,979	646	5,093	60	5,091	657
	Retail - Qualifying Revolving	273	6	180	32	278	6	184	32
	Retail - Other Retail	1,072	46	987	466	1,074	48	990	467
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,072	46	987	466	1,074	48	990	467
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets									
IRB Total									

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ROMANIA	Central banks and central governments	943	0	856	71	0	835	0	846	71	0	0	
	Institutions	39	0	6	3	0	64	0	32	15	0	0	
	Corporates	3,487	145	2,571	1,961	0	89	3,578	138	2,614	1,945	0	83
	Corporates - Of Which: Specialised Lending	900	36	816	515	0	22	872	36	811	511	0	22
	Corporates - Of Which: SME	1,374	47	889	720	0	31	1,383	43	883	711	0	28
	Retail	3,766	159	3,269	1,480	122	141	3,906	161	3,405	1,544	127	159
	Retail - Secured on real estate property	1,405	105	1,137	428	104	64	1,437	103	1,163	413	103	69
	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	1,405	105	1,137	428	104	64	1,437	103	1,163	413	103	69
	Retail - Qualifying Revolving	841	3	617	118	1	7	867	3	640	121	1	10
	Retail - Other Retail	1,521	51	1,515	933	17	70	1,602	54	1,602	1,010	24	79
	Retail - Other Retail - Of Which: SME	260	13	255	153	4	15	276	12	275	164	9	14
	Retail - Other Retail - Of Which: non-SME	1,260	38	1,260	781	13	55	1,326	43	1,326	846	15	65
	Equity	4	0	4	8	0	0	4	0	4	7	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
HUNGARY	Central banks and central governments	209	0	208	42	0	206	0	209	41	0	0	
	Institutions	302	0	333	56	0	0	445	0	429	79	0	0
	Corporates	4,027	92	2,534	1,655	0	69	4,166	57	2,666	1,811	0	41
	Corporates - Of Which: Specialised Lending	631	2	615	445	0	4	658	3	631	448	0	3
	Corporates - Of Which: SME	696	52	384	248	0	33	691	50	395	259	0	33
	Retail	830	78	802	533	37	70	863	72	836	534	33	62
	Retail - Secured on real estate property	521	67	521	282	26	54	540	61	540	266	21	47
	Retail - Secured on real estate property - Of Which: SME	12	2	12	8	0	2	12	1	12	8	0	1
	Retail - Secured on real estate property - Of Which: non-SME	509	65	509	273	25	52	529	60	529	258	21	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	309	11	280	251	12	16	322	11	295	268	12	14
	Retail - Other Retail - Of Which: SME	101	3	93	55	5	4	103	3	96	56	5	4
	Retail - Other Retail - Of Which: non-SME	208	8	187	196	6	12	220	8	199	212	7	11
	Equity	7	0	7	20	0	0	7	0	7	20	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	113	0	114	0	0	113	0	113	0	0	0	
	Institutions	921	0	868	293	0	0	736	0	677	175	0	0
	Corporates	4,484	119	4,239	2,188	0	44	4,688	100	4,418	2,255	0	53
	Corporates - Of Which: Specialised Lending	80	0	78	57	0	0	79	0	77	56	0	0
	Corporates - Of Which: SME	43	0	250	179	0	1	107	0	318	222	0	1
	Retail	8	0	8	3	0	0	10	0	9	3	0	0
	Retail - Secured on real estate property	7	0	7	2	0	0	8	0	7	2	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	7	0	7	2	0	0	8	0	7	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	13	0	13	16	0	0	12	0	12	15	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
CROATIA	Central banks and central governments	279	0	302	48	0	320	0	343	28	0	0	
	Institutions	26	0	21	7	0	0	28	0	26	4	0	0
	Corporates	1,812	118	1,073	678	0	54	1,821	88	1,067	670	0	48
	Corporates - Of Which: Specialised Lending	46	18	31	8	0	4	30	0	11	7	0	0
	Corporates - Of Which: SME	513	43	307	214	0	21	500	33	313	229	0	16
	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	23	1	23	33	0	0	24	1	24	34	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
BULGARIA	Central banks and central governments	212	0	212	17	0	215	0	215	17	0	0	
	Institutions	56	0	55	20	0	0	54	0	54	11	0	0
	Corporates	2,098	40	1,516	1,145	0	23	2,115	38	1,479	1,117	0	22
	Corporates - Of Which: Specialised Lending	181	11	169	113	0	0	196	11	179	122	0	0
	Corporates - Of Which: SME	889	5	642	438	0	4	886	3	640	447	0	3
	Retail	1,477	36	1,410	653	11	55	1,567	36	1,494	679	12	50
	Retail - Secured on real estate property	790	19	779	321	6	27	838	18	826	323	6	24
	Retail - Secured on real estate property - Of Which: SME	200	6	190	123	4	10	210	6	199	118	4	9
	Retail - Secured on real estate property - Of Which: non-SME	590	13	589	198	2	17	628	12	628	205	2	16
	Retail - Qualifying Revolving	86	2	49	16	1	5	91	2	51	16	1	3
	Retail - Other Retail	601	15	582	316	5	23	638	15	616	340	5	22
	Retail - Other Retail - Of Which: SME	117	1	100	43	0	3	122	1	104	43	0	2
	Retail - Other Retail - Of Which: non-SME	484	14	482	273	5	21	516	14	512	297	5	20
	Equity	5	0	5	7	0	0	5	0	5	7	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
POLAND	Central banks and central governments	397	0	397	21	0	381	0	381	20	0	0	
	Institutions	307	0	221	32	0	0	243	0	156	23	0	0
	Corporates	539	134	503	237	0	59	531	124	510	259	0	56
	Corporates - Of Which: Specialised Lending	277	107	267	112	0	52	273	104	267	115	0	51
	Corporates - Of Which: SME	16	0	16	19	0	0	15	0	17	19	0	0
	Retail	6	0	6	3	0	0	9	0	9	4	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0				

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Japan															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	U.S.	168	168	10	0	128	31	0	0	0	0	0	0	0	0	
[3M - 1Y [		132	132	3	0	117	13	0	0	0	0	0	0	0	0	
[1Y - 2Y [		49	49	0	0	22	26	0	0	0	0	0	0	0	0	
[2Y - 3Y [		141	141	22	0	38	82	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	490	490	34	0	305	152	0	0	0	0	0	0	0	0	32	
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		4	4	0	0	0	4	0	0	0	0	0	0	0	0	
[3Y - 5Y [		72	72	0	0	0	72	0	0	0	0	0	0	0	0	
[5Y - 10Y [	35	35	0	0	0	35	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	111	111	0	0	0	111	0	0	0	0	0	0	3	0	0	
[0 - 3M [	Switzerland															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Other advanced economies non EEA	55	55	55	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
[1Y - 2Y [		30	30	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		76	76	18	56	2	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		49	49	11	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	25	25	25	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	38	38	38	0	0	0	0	0	0	0	0	0	0	0		
Total	274	273	177	56	2	1	0	0	0	0	0	0	0	0	671	
[0 - 3M [	Other Central and eastern Europe countries non EEA	215	215	0	0	2	213	0	0	0	0	0	0	0	0	
[3M - 1Y [		250	250	2	0	55	193	0	0	0	0	0	0	0	0	
[1Y - 2Y [		45	45	11	0	6	28	0	0	0	0	0	0	0	0	
[2Y - 3Y [		139	139	10	0	20	108	0	0	0	0	0	0	0	0	
[3Y - 5Y [		19	19	0	0	0	19	0	0	0	0	0	0	3	0	
[5Y - 10Y [	8	8	2	0	6	6	0	0	0	0	0	0	17	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	676	676	25	0	84	568	0	0	0	0	0	0	20	0	1,320	
[0 - 3M [	Middle East															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	4	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	11	11	0	0	0	11	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	11	11	0	0	0	11	0	0	0	0	0	0	4	0	0	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	3	0	
[3M - 1Y [		2	2	0	0	2	0	0	0	0	0	0	0	60	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		11	11	0	0	11	0	11	0	0	0	0	0	0	0
[3Y - 5Y [		26	26	0	0	26	0	26	0	0	0	0	0	0	0
[5Y - 10Y [		97	97	0	0	97	0	97	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		135	135	0	0	0	135	0	0	0	0	0	0	63	0	8
[0 - 3M [Others	25	25	0	0	17	0	0	0	0	0	0	0	3	0	
[3M - 1Y [		93	93	1	0	80	11	0	0	0	0	0	0	4	0
[1Y - 2Y [		48	48	18	0	20	9	0	0	0	0	0	0	25	0
[2Y - 3Y [		28	28	6	0	0	21	0	0	0	0	0	0	1	0
[3Y - 5Y [		95	95	5	0	0	92	0	0	0	0	0	0	2	0
[5Y - 10Y [		122	122	4	0	0	119	0	0	0	0	0	0	6	0
[10Y - more	1	1	1	0	0	0	0	0	0	0	0	0	0	0		
Total		412	412	33	0	118	252	0	0	0	0	0	41	0	535	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	0	0	1	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		14	14	0	0	0	0	14	0	0	0	0	0	0	0
[5Y - 10Y [		19	19	0	0	0	0	19	0	0	0	0	0	0	0
[10Y - more		100	100	0	0	0	0	100	0	0	0	0	0	0	0	
Total	135	135	0	0	0	0	135	0	0	0	0	0	0	0		
[0 - 3M [Others	3	3	0	0	1	1	0	0	0	0	0	0	0	0	640
[3M - 1Y [		80	80	11	6	59	6	0	0	0	0	0	0	0	0
[1Y - 2Y [		64	64	13	0	48	3	0	0	0	0	0	0	0	0
[2Y - 3Y [		28	28	12	0	5	10	0	0	0	0	0	0	0	0
[3Y - 5Y [		19	19	2	0	0	16	0	0	0	0	0	0	0	0
[5Y - 10Y [		110	109	5	0	0	105	0	0	0	0	0	0	0	0
[10Y - more		106	106	0	0	0	106	0	0	0	0	0	0	0	0	
Total	411	410	43	0	114	248	0	0	0	0	0	0	0	0		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted						Of which: defaulted							
(mln EUR)															
Debt securities (including at amortised cost and fair value)	17,343	0	27	27	4	16	0	17,690	0	9	9	10	0	0	
Central banks	1,475	0	0	0	1	0	0	1,411	0	0	0	1	0	0	
General governments	12,045	0	0	0	2	0	0	12,335	0	0	0	5	0	0	
Credit institutions	2,512	0	0	0	0	0	0	2,694	0	0	0	0	0	0	
Other financial corporations	691	0	27	27	1	16	0	630	0	9	9	2	0	0	
Non-financial corporations	621	0	0	0	0	0	0	619	0	0	0	2	0	0	
Loans and advances (including at amortised cost and fair value)	110,333	204	3,811	3,662	434	2,343	615	111,881	287	3,400	3,193	492	1,988	429	
Central banks	17,930	0	0	0	0	0	0	19,462	0	0	0	0	0	0	
General governments	1,238	0	0	0	1	0	0	896	0	2	2	2	2	0	
Credit institutions	9,416	0	11	10	1	10	0	8,918	10	8	8	1	8	0	
Other financial corporations	7,501	1	111	37	58	24	7	6,764	1	96	88	16	59	15	
Non-financial corporations	42,285	43	2,442	2,409	95	1,434	236	43,605	75	2,064	2,018	174	1,153	133	
of which: small and medium-sized enterprises at amortised cost	4,405	22	304	294	35	206	58	4,292	27	264	251	40	167	25	
Households	31,962	160	1,247	1,205	280	875	371	32,236	200	1,229	1,076	300	766	281	
DEBT INSTRUMENTS other than HFT	127,676	204	3,839	3,690	438	2,359	615	129,571	287	3,409	3,202	502	1,988	429	
OFF-BALANCE SHEET EXPOSURES	42,005		120	97	58	42	12	41,785		118	108	91	35	1	

⁽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)

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Raiffeisen Bank International AG

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	17,659	0	9	9	10	0	0	18,216	0	9	9	10	0	0
Central banks	945	0	0	0	0	0	0	1,526	0	0	0	0	0	0
General governments	12,587	0	0	0	5	0	0	12,615	0	0	0	4	0	0
Credit institutions	2,856	0	0	0	0	0	0	2,725	0	0	0	0	0	0
Other financial corporations	645	0	9	9	2	0	0	677	0	9	9	2	0	0
Non-financial corporations	626	0	0	0	3	0	0	673	0	0	0	4	0	0
Loans and advances (including at amortised cost and fair value)	117,887	263	3,421	3,261	510	2,006	458	118,731	441	3,200	3,058	489	1,917	394
Central banks	18,455	0	0	0	0	0	0	16,807	0	0	0	0	0	0
General governments	1,373	0	2	2	1	2	0	1,313	3	2	2	1	2	0
Credit institutions	11,262	0	19	19	1	8	5	10,889	67	16	16	0	9	3
Other financial corporations	8,207	0	82	79	13	54	7	8,882	1	49	46	14	28	1
Non-financial corporations	45,554	76	2,080	2,063	182	1,141	144	46,687	204	1,930	1,917	177	1,090	117
of which: small and medium-sized enterprises at amortised cost	4,280	34	255	244	40	162	48	4,616	28	262	251	39	169	45
Households	33,037	187	1,237	1,099	313	800	302	34,153	166	1,202	1,077	296	788	273
DEBT INSTRUMENTS other than HFT	135,546	263	3,430	3,270	520	2,006	458	136,947	441	3,208	3,067	499	1,917	394
OFF-BALANCE SHEET EXPOSURES	40,901		127	106	84	28	1	43,189		178	139	117	22	1

(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) Insitutions 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) Insitutions 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)

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

2019 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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			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	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,656	1,845	1,021	989	627	2,435	1,699	916	887	538	538
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	9	7	7	1	83	47	32	31	0	0
Non-financial corporations	1,926	1,373	768	747	249	1,682	1,227	655	639	204	204
of which: small and medium-sized enterprises at amortised cost	130	90	57	55	39	118	77	48	46	32	32
Households	721	463	246	235	377	670	425	228	216	334	334
DEBT INSTRUMENTS other than HFT	2,656	1,845	1,021	989	627	2,435	1,699	916	887	538	538
Loan commitments given	59	29	4	4	2	50	16	2	2	2	2

⁽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□

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

2019 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2019					As of 30/06/2019				
	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 ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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			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	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,376	1,647	912	886	541	2,301	1,585	870	846	521
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	82	46	33	33	8	83	31	27	25	8
Non-financial corporations	1,641	1,189	652	637	200	1,601	1,167	638	625	207
of which: small and medium-sized enterprises at amortised cost	112	73	46	44	35	113	72	46	44	33
Households	653	412	227	216	332	617	386	205	196	306
DEBT INSTRUMENTS other than HFT	2,376	1,647	912	886	541	2,301	1,585	870	846	521
Loan commitments given	32	11	1	1	1	42	14	2	2	1

(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□

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