



2020 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Raiffeisen Bank International AG

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	9,891	10,640	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	9,891	10,640	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,127	11,879	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	11,127	11,879	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,957	14,149	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	12,957	14,149	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	78,181	80,490	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	78,181	80,490	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	12.65%	13.22%	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	12.65%	13.22%	(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	14.23%	14.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.23%	14.76%	(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	16.57%	17.58%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.57%	17.58%	(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	177,860	192,203	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	6.26%	6.18%	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,127	11,879	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	11,039	11,791	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	177,860	192,203	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	177,860	192,203	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.3%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	6.1%	C 47.00 (r330,c010)	

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Capital

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		(in EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	12,957	14,149	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,891	10,640	C 01.00 (r020,c010)	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	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,011	8,286	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,323	-3,041	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-263	-288	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	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	487	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-85	-29	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-697	-722	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-14	-13	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-13	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 378(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 (-)	-12	-13	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-154	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,236	1,239	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,148	1,151	C 01.00 (r540,c010) + C 01.00 (r670,c010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	88	88	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,127	11,879	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,830	2,270	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,601	2,015	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	229	255	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	78,181	80,490	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	14	13	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.65%	13.22%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.23%	14.76%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.57%	17.58%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,891	10,640	[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)	12.65%	13.22%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	

(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 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	64,649	65,569	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	23,837	23,918	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	33,820	34,603	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	6,606	6,665	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	385	383	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	846	1,070	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	182	206	C 02.00 (R640, c010)
Settlement risk	8	8	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	617	573	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	4,197	4,548	C 02.00 (R520, c010)
Of which the standardised approach	2,060	2,227	C 02.00 (R530, c010)
Of which IMA	2,137	2,321	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*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	C 02.00 (R680, c010)
Operational risk	7,683	8,516	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,424	3,473	C 02.00 (R610, c010)
Of which advanced measurement approach	4,259	5,043	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	78,181	80,490	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

Raiffeisen Bank International AG

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,249	2,413
Of which debt securities income	90	176
Of which loans and advances income	1,016	1,955
Interest expenses	370	711
(Of which deposits expenses)	192	364
(Of which debt securities issued expenses)	57	114
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	56
Net Fee and commission income	439	819
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	3	2
Gains or (-) losses on financial assets and liabilities held for trading, net	233	149
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-14	-5
Gains or (-) losses from hedge accounting, net	12	4
Exchange differences [gain or (-) loss], net	-179	-79
Net other operating income /(expenses)	-48	-37
TOTAL OPERATING INCOME, NET	1,338	2,612
(Administrative expenses)	731	1,256
(Cash contributions to resolution funds and deposit guarantee schemes)		128
(Depreciation)	91	184
Modification gains or (-) losses, net	-10	-23
(Provisions or (-) reversal of provisions)	-17	8
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-18	-20
(Other provisions)	1	28
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	171	333
(Financial assets at fair value through other comprehensive income)	0	1
(Financial assets at amortised cost)	171	332
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	56	98
(of which Goodwill)	27	27
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-13	15
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	283	597
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	204	454
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	204	454
Of which attributable to owners of the parent	175	405

⁽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

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		27,206				30,480				IAS 1.54 (i)
Financial assets held for trading		4,829	1,618	3,210	0	4,672	1,877	2,795	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		721	335	25	361	709	302	27	381	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		2,181	2,139	43	0	941	899	42	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		4,588	3,942	516	130	5,234	4,311	783	140	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		110,436				116,274				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		453	0	453	0	339	0	339	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		158				226				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		4,695				4,564				
TOTAL ASSETS		155,266				163,439				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".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		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	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	4,278	126	0	-1	-1	0	4,925	106	0	-3	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	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	10,019	283	0	-4	-4	0	13,117	415	0	-6	-6	0	Annex V. Part 1.31, 44(b)
	Loans and advances	75,852	23,875	2,803	-168	-438	-1,782	74,766	27,680	2,851	-155	-538	-1,850	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	6,434	6,041	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,717	1,655	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	131,888	139,717	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	340	436	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	62	83	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	988	934	IAS 37.10; IAS 1.54(l)
Tax liabilities	64	65	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	696	894	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	142,190	149,825	IAS 1.9(b);IG 6
TOTAL EQUITY	13,076	13,614	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	155,266	163,439	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		3,447	2,800	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	106	78	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	272	380	Annex V.Part 1.31
Deposits	Central banks	2,975	5,458	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	13	33	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,506	3,341	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	934	1,202	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	22,071	25,162	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,684	5,567	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,358	10,163	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,532	4,693	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	35,581	36,835	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	25,278	27,102	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,261	48,031	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	31,877	34,466	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		13,716	14,565	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,679	3,060	Annex V.Part 1.37
Other financial liabilities		1,088	1,036	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		140,380	147,850	

2020 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		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	1,610	1,757	26	15	122	34							27	11	146	66							
Of which: General risk	841	885	26	15	122	34							27	11	146	66							
Of which: Specific risk	769	872	0	0	0	0							0	0	0	0							
Equities	168	178	0	0	0	0							0	0	0	0							
Of which: General risk	45	51	0	0	0	0							0	0	0	0							
Of which: Specific risk	57	66	0	0	0	0							0	0	0	0							
Foreign exchange risk	274	286	18	6	17	6							19	11	31	14							
Commodities risk	7	5	0	0	0	0							0	0	0	0							
Total	2,059	2,226	39	19	132	35	0	0	0	0	0	2,137	36	19	149	71	0	0	0	0	0	0	2,321

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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
Consolidated data	Central governments or central banks	25,438	27,372	779		27,236	29,317	1,178	
	Regional governments or local authorities	1,326	1,313	100		1,624	1,605	104	
	Public sector entities	724	837	29		688	918	29	
	Multilateral Development Banks	1,027	1,736	0		1,152	1,866	0	
	International Organisations	678	677	0		1,164	1,163	0	
	Institutions	1,810	1,784	221		1,798	1,782	235	
	Corporates	7,340	5,587	5,315		6,470	5,167	4,760	
	of which: SME	2,463	1,931	1,671		2,410	1,889	1,491	
	Retail	9,536	7,294	5,240		9,593	7,278	5,243	
	of which: SME	1,555	1,295	742		1,462	1,210	695	
	Secured by mortgages on immovable property	13,249	13,033	7,239		13,519	13,261	7,315	
	of which: SME	970	948	404		1,038	1,009	418	
	Exposures in default	974	364	423	604	1,021	373	430	642
	Items associated with particularly high risk	96	89	132		90	82	122	
	Covered bonds	88	88	13		83	83	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	154	154	71		110	110	65	
Equity	1,034	1,034	1,618		1,034	1,034	1,606		
Other exposures	8,337	8,335	2,697		3,350	3,349	2,846		
Standardised Total²		71,811	69,700	23,878	886	68,931	67,388	23,946	956

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
AUSTRIA	Central governments or central banks	13,248	14,572	0		11,583	13,047	0	
	Regional governments or local authorities	155	180	0		163	186	0	
	Public sector entities	383	378	0		387	438	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	913	930	58		852	877	51	
	Corporates	826	707	689		845	740	710	
	of which: SME	147	118	112		137	110	90	
	Retail	458	382	286		542	438	328	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,375	6,278	2,230		6,454	6,330	2,248	
	of which: SME	300	297	90		300	296	86	
	Exposures in default	46	33	37	14	45	32	36	13
	Items associated with particularly high risk	65	59	89		71	65	98	
	Covered bonds	36	36	6		48	48	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	150	150	67		109	109	63	
Equity	880	880	1,370		889	889	1,383		
Other exposures	3,599	3,598	776		919	918	771		
Standardised Total²				29				31	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
CZECH REPUBLIC	Central governments or central banks	4,449	4,486	0		5,762	5,801	0	
	Regional governments or local authorities	3	1	0		3	1	0	
	Public sector entities	0	24	5		0	24	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	3	1		2	1	2	
	Corporates	688	603	565		698	625	569	
	of which: SME	279	254	217		286	263	207	
	Retail	1,191	883	624		1,204	898	636	
	of which: SME	218	217	124		210	209	120	
	Secured by mortgages on immovable property	1,084	1,063	388		1,135	1,119	406	
	of which: SME	131	131	43		149	149	48	
	Exposures in default	56	24	27	30	50	22	25	26
	Items associated with particularly high risk	15	15	22		4	4	5	
	Covered bonds	16	16	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	5		3	3	5		
Other exposures	429	429	309		371	371	370		
Standardised Total²				56				45	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	7	7	3		7	7	4	
	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	22	12	12		26	23	23	
	Corporates	433	391	357		476	429	381	
	of which: SME	206	179	146		241	211	163	
	Retail	3,069	2,388	1,785		3,148	2,426	1,814	
	of which: SME	39	32	19		37	31	18	
	Secured by mortgages on immovable property	1,376	1,370	499		1,452	1,446	526	
	of which: SME	139	136	60		144	140	60	
	Exposures in default	145	38	41	107	191	50	53	141
	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	876	876	222		237	237	237		
Standardised Total²				155				199	

⁽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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
SLOVAKIA	Central governments or central banks	1,776	1,773	0		2,478	2,475	0	
	Regional governments or local authorities	9	9	2		10	9	2	
	Public sector entities	0	2	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	2		6	6	1	
	Corporates	418	348	320		421	362	322	
	of which: SME	193	179	151		197	185	145	
	Retail	759	606	386		720	575	366	
	of which: SME	459	383	219		439	366	209	
	Secured by mortgages on immovable property	71	69	31		70	68	29	
	of which: SME	66	64	29		64	62	27	
	Exposures in default	50	19	22	30	55	20	22	34
	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	50	50	125		39	39	97		
Other exposures	381	381	296		258	258	313		
Standardised Total ²				45				49	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
ROMANIA	Central governments or central banks	1,377	1,676	0		1,334	1,631	0	
	Regional governments or local authorities	224	203	41		205	186	37	
	Public sector entities	10	10	10		9	9	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		1	1	0	
	Corporates	1,048	604	589		204	195	177	
	of which: SME	154	148	133		86	82	64	
	Retail	115	110	65		111	106	64	
	of which: SME	97	93	53		93	89	52	
	Secured by mortgages on immovable property	16	16	8		17	17	10	
	of which: SME	5	5	2		4	4	2	
	Exposures in default	13	1	7	4	12	5	5	4
	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		2	2	2		
Equity	0	0	0		0	0	0		
Other exposures	707	707	208		222	222	210		
Standardised Total ²				10				10	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
GERMANY	Central governments or central banks	9	199	0		29	212	0	
	Regional governments or local authorities	843	843	0		1,071	1,070	0	
	Public sector entities	213	213	0		170	170	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	239	239	45		220	214	41	
	Corporates	179	164	162		148	139	137	
	of which: SME	2	2	2		3	2	2	
	Retail	2	2	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	61	60	23		66	65	26	
	of which: SME	25	24	8		24	24	7	
	Exposures in default	19	11	13	9	19	10	13	9
	Items associated with particularly high risk	7	4	7		7	4	7	
	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	12	12	12		12	12	12		
Standardised Total ²				10				10	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
HUNGARY	Central governments or central banks	1,584	1,761	0		1,626	1,813	0	
	Regional governments or local authorities	42	32	6		45	29	6	
	Public sector entities	4	0	0		14	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	46	23		49	46	23	
	Corporates	236	203	195		240	204	193	
	of which: SME	50	50	43		52	52	41	
	Retail	163	46	34		178	49	36	
	of which: SME	8	4	2		10	6	3	
	Secured by mortgages on immovable property	17	16	6		16	15	5	
	of which: SME	3	2	1		2	1	0	
	Exposures in default	55	48	72	7	56	49	74	7
	Items associated with particularly high risk	2	2	2		2	2	2	
	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	53		51	51	53		
Other exposures	326	326	79		132	132	132		
Standardised Total ²				11				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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
CROATIA	Central governments or central banks	787	757	11		1,114	1,084	11	
	Regional governments or local authorities	5	2	1		4	2	1	
	Public sector entities	15	3	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	5	2		6	5	2	
	Corporates	133	102	95		129	97	87	
	of which: SME	50	42	35		50	42	33	
	Retail	1,496	1,237	910		1,469	1,210	890	
	of which: SME	134	102	58		126	94	54	
	Secured by mortgages on immovable property	428	420	164		442	433	169	
	of which: SME	6	6	2		6	5	2	
	Exposures in default	97	26	26	69	107	30	31	75
	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	360	360	207		205	205	219		
Standardised Total ²				112				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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
BULGARIA	Central governments or central banks	547	555	0		658	666	0	
	Regional governments or local authorities	14	13	5		14	13	5	
	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	174	168	156		175	167	150	
	of which: SME	92	88	76		86	82	65	
	Retail	97	72	48		96	72	48	
	of which: SME	39	31	18		38	31	18	
	Secured by mortgages on immovable property	15	14	8		15	14	8	
	of which: SME	3	2	1		3	2	1	
	Exposures in default	7	2	2	4	8	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)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	208	208	57		60	60	60		
Standardised Total ²				10				11	

⁽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 31/03/2020				As of 30/06/2020			
		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
(min EUR, %)									
POLAND	Central governments or central banks	37	37	7		19	19	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		3	3	1	
	Corporates	30	28	28		27	27	26	
	of which: SME	9	9	9		9	9	7	
	Retail	222	214	152		159	155	115	
	of which: SME	55	51	29		6	6	3	
	Secured by mortgages on immovable property	2,635	2,585	3,293		2,642	2,580	3,287	
	of which: SME	23	21	22		70	65	53	
	Exposures in default	176	34	34	142	176	34	34	142
	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	4	4	4		6	6	6		
Standardised Total ²				199				208	

⁽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.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Raiffeisen Bank International AG

		IRB Approach											
		As of 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
Consolidated data	Central banks and central governments	7,742	0	7,046	1,913	0	2	7,390	0	6,686	1,995	0	3
	Institutions	8,615	1	6,992	1,494	0	2	9,733	1	8,058	2,073	0	1
	Corporates	72,865	1,440	53,267	31,218	0	1,020	70,020	1,423	53,840	31,577	0	1,067
	Corporates - Of Which: Specialised Lending	5,253	243	4,767	3,453	0	146	5,441	225	4,778	3,126	0	150
	Corporates - Of Which: SME	9,654	196	6,024	4,914	0	166	9,614	206	5,958	4,086	0	171
	Retail	20,037	995	18,879	6,606	299	588	20,132	615	18,960	6,665	297	615
	Retail - Secured on real estate property	12,404	262	12,016	2,747	137	233	12,609	260	12,216	2,800	136	235
	Retail - Secured on real estate property - Of Which: SME	240	9	228	193	10	13	238	10	228	194	11	15
	Retail - Secured on real estate property - Of Which: non-SME	12,164	253	11,788	2,554	127	220	12,370	250	11,987	2,606	125	220
	Retail - Qualifying Revolving	1,931	28	1,337	287	8	31	1,934	30	1,332	282	9	32
	Retail - Other Retail	5,703	305	5,526	3,573	154	323	5,589	325	5,413	3,584	152	349
	Retail - Other Retail - Of Which: SME	964	47	895	523	31	49	959	48	891	529	24	51
	Retail - Other Retail - Of Which: non-SME	4,739	259	4,631	3,040	123	275	4,630	277	4,523	3,055	128	298
	Equity	255	1	255	385	0	0	262	0	262	383	0	0
Other non credit-obligation assets													
IRB Total ²			41,617							42,693			

(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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
AUSTRIA	Central banks and central governments	0	0	14	1	0	0	0	0	14	1	0	0
	Institutions	2,621	0	1,930	243	0	0	3,000	0	2,246	254	0	0
	Corporates	16,163	152	9,586	3,758	0	121	16,360	144	9,811	4,212	0	121
	Corporates - Of Which: Specialised Lending	547	2	528	409	0	11	548	2	536	391	0	10
	Corporates - Of Which: SME	60	0	28	23	0	0	55	0	26	21	0	0
	Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	4	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	4	0	3	1	0	0	4	0	3	1	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	121	0	121	181	0	0	125	0	125	167	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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m 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	0	0	0	0
	Institutions	149	0	260	39	0	0	195	0	295	91	0	0
	Corporates	6,279	53	3,692	2,958	0	45	6,033	61	3,647	2,715	0	50
	Corporates - Of Which: Specialised Lending	861	4	719	492	0	6	1,065	4	717	450	0	6
	Corporates - Of Which: SME	1,830	13	1,190	1,069	0	14	1,854	19	1,178	900	0	15
	Retail	5,088	121	4,791	1,363	13	115	5,229	122	4,943	1,385	14	119
	Retail - Secured on real estate property	3,602	58	3,519	885	5	49	3,750	57	3,661	713	4	49
	Retail - Secured on real estate property - Of Which: SME	3,602	58	3,519	885	5	49	3,750	57	3,661	713	4	49
	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	546	9	286	82	2	10	557	10	394	81	0	10
	Retail - Other Retail	919	53	885	595	7	57	922	56	888	592	7	59
	Retail - Other Retail - Of Which: SME	416	22	382	263	5	24	424	24	389	263	5	26
	Retail - Other Retail - Of Which: non-SME	503	31	503	332	2	32	499	32	498	328	2	33
	Equity	1	0	1	4	0	0	1	0	1	4	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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
RUSSIAN FEDERATION	Central banks and central governments	1,930	0	1,930	313	0	0	1,443	0	1,443	224	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,267	103	7,030	4,074	0	75	10,964	109	7,496	4,353	0	87
	Corporates - Of Which: Specialised Lending	224	38	210	160	0	11	236	45	226	141	0	17
	Corporates - Of Which: SME	1,329	6	800	760	0	9	1,339	8	814	592	0	11
	Retail	25	0	24	4	0	0	27	0	26	4	0	0
	Retail - Secured on real estate property	23	0	23	3	0	0	25	0	25	3	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	23	0	23	3	0	0	25	0	25	3	0	0
	Retail - Qualifying Revolving	2	0	1	1	0	0	2	0	1	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	5	0	5	11	0	0	9	0	9	21	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 31/03/2020				As of 30/06/2020							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted						
SLOVAKIA	Central banks and central governments	16	0	16	2	0	0	20	0	20	2	0	0
	Institutions	147	0	148	13	0	0	156	0	156	14	0	0
	Corporates	5,046	85	3,255	2,286	0	66	5,207	74	3,319	2,231	0	60
	Corporates - Of Which: Specialised Lending	717	30	576	383	0	27	772	21	606	379	0	20
	Corporates - Of Which: SME	1,250	23	660	523	0	23	1,272	23	708	498	0	24
	Retail	6,776	113	6,590	1,374	0	102	6,716	116	6,534	1,295	32	105
	Retail - Secured on real estate property	5,445	58	5,443	824	15	47	5,429	59	5,427	783	16	47
	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	5,445	58	5,443	824	15	47	5,429	59	5,427	783	16	47
	Retail - Qualifying Revolving	289	6	187	36	2	6	285	6	185	34	2	6
	Retail - Other Retail	1,042	50	960	513	14	49	1,002	51	922	478	14	51
	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	1,042	50	960	513	14	49	1,002	51	922	478	14	51
	Equity	0	0	0	0	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).

		IRB Approach										
		As of 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
ROMANIA	Central banks and central governments	1,154	0	1,170	190	0	1,096	0	1,108	0	0	
	Institutions	112	0	55	14	0	0	155	0	101	27	0
	Corporates	3,630	123	2,595	2,042	0	93	4,324	120	2,915	2,092	100
	Corporates - Of Which: Specialised Lending	302	40	855	519	0	28	918	39	866	540	29
	Corporates - Of Which: SME	1,328	37	822	658	0	27	1,324	37	819	555	28
	Retail	4,115	178	3,568	1,433	132	176	4,050	187	3,492	1,516	128
	Retail - Secured on real estate property	1,562	79	1,274	432	79	65	1,571	79	1,282	468	79
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,562	79	1,274	432	79	65	1,571	79	1,282	468	79
	Retail - Qualifying Revolving	906	9	650	123	3	11	902	10	636	122	11
	Retail - Other Retail	1,647	90	1,644	878	90	100	1,577	98	1,574	926	45
	Retail - Other Retail - Of Which: SME	292	16	289	122	14	14	278	17	274	114	8
	Retail - Other Retail - Of Which: non-SME	1,356	74	1,356	755	36	86	1,299	81	1,299	812	37
	Equity	3	0	3	6	0	3	0	3	6	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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
GERMANY	Central banks and central governments	110	0	110	0	0	118	0	118	0	0	
	Institutions	855	0	861	291	0	1,208	0	1,157	320	0	
	Corporates	5,926	132	5,355	2,892	0	82	5,815	129	5,162	3,268	85
	Corporates - Of Which: Specialised Lending	239	0	235	176	0	1	251	0	247	160	1
	Corporates - Of Which: SME	71	0	77	49	0	0	12	0	7	0	0
	Retail	9	0	8	3	0	0	8	0	8	2	0
	Retail - Secured on real estate property	7	0	7	2	0	0	6	0	6	1	0
	Retail - Secured on real estate property - Of Which: SME	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	6	0	6	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: SME	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
	Equity	13	0	13	18	0	9	0	9	12	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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
HUNGARY	Central banks and central governments	298	0	301	49	0	258	0	261	42	0	
	Institutions	545	0	518	36	0	461	0	433	26	0	
	Corporates	4,143	80	2,611	1,823	0	53	4,182	84	2,594	1,633	58
	Corporates - Of Which: Specialised Lending	739	9	720	593	0	11	692	10	677	502	13
	Corporates - Of Which: SME	606	20	323	238	0	14	604	21	314	187	14
	Retail	968	57	923	601	43	63	1,005	51	968	621	37
	Retail - Secured on real estate property	629	44	629	326	24	47	670	41	670	343	21
	Retail - Secured on real estate property - Of Which: SME	10	1	10	12	0	1	10	1	10	12	1
	Retail - Secured on real estate property - Of Which: non-SME	620	43	620	314	23	46	660	40	660	331	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	330	13	293	275	19	16	336	11	298	278	15
	Retail - Other Retail - Of Which: SME	115	5	102	86	10	6	118	4	109	81	6
	Retail - Other Retail - Of Which: non-SME	215	8	191	189	9	10	217	7	193	197	9
	Equity	5	0	5	11	0	5	0	5	12	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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
CROATIA	Central banks and central governments	381	0	406	52	0	375	0	401	105	0	
	Institutions	15	0	13	2	0	0	13	0	12	3	0
	Corporates	1,895	76	1,154	718	0	49	1,831	70	1,685	635	41
	Corporates - Of Which: Specialised Lending	62	0	32	23	0	0	58	0	39	24	0
	Corporates - Of Which: SME	513	42	300	197	0	29	479	36	271	138	23
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	23	1	23	33	0	23	0	23	39	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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
BULGARIA	Central banks and central governments	278	0	278	45	0	312	0	312	51	0	
	Institutions	30	0	28	7	0	5	0	4	3	0	
	Corporates	2,267	30	1,571	1,207	0	24	2,265	29	1,572	1,103	28
	Corporates - Of Which: Specialised Lending	226	11	206	150	0	6	215	12	199	131	10
	Corporates - Of Which: SME	865	1	605	426	0	5	850	4	623	369	6
	Retail	1,766	52	1,688	876	27	60	1,770	58	1,695	866	27
	Retail - Secured on real estate property	958	21	946	447	14	23	974	23	963	458	15
	Retail - Secured on real estate property - Of Which: SME	230	9	218	181	10	13	229	10	218	181	10
	Retail - Secured on real estate property - Of Which: non-SME	729	13	728	266	4	11	745	13	745	277	4
	Retail - Qualifying Revolving	99	2	54	19	1	3	100	2	57	20	1
	Retail - Other Retail	709	29	688	410	12	34	695	33	675	386	12
	Retail - Other Retail - Of Which: SME	141	3	122	68	2	4	139	4	122	71	3
	Retail - Other Retail - Of Which: non-SME	568	25	566	342	10	30	556	29	553	317	9
	Equity	4	0	4	4	0	4	0	4	4	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 31/03/2020				As of 30/06/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(mEUR, %)												
POLAND	Central banks and central governments	517	0	517	52	0	438	0	438	44	0	
	Institutions	140	0	136	18	0	142	0	140	30	0	
	Corporates	471	74	446	258	0	42	487	63	454	299	38
	Corporates - Of Which: Specialised Lending	193	56	189	96	0	35	181	45	177	91	31
	Corporates - Of Which: SME	12	0	12	15	0	0	0	0	0	0	0
	Retail	9	0	9	4	0	0	9	0	9	4	0
	Retail - Secured on real estate property	6	0	6	1	0	0	5	0	5	1	0
	Retail - Secured on real estate property - Of Which: SME	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	5	0	5	1	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	3	0	3	2	0	0	3	0	3	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	2	0	0	3	0	3	2	0
	Equity	1	0	1	3	0	1	0	1	3	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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Raiffeisen Bank International AG

As of 30/06/2020

		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	0	0	6
[3M - 1Y [		0	0	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	0	0
[2Y - 3Y [		7	7	0	0	0	0	0	7	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	4	0	0	0	0	0	4	0	0	0	0	0	0	0	0
[5Y - 10Y [		33	33	0	0	0	0	0	33	0	0	0	0	0	0	0	0
[10Y - more		137	137	0	0	0	0	0	137	0	0	0	0	0	0	0	0	
Total	181	181	0	0	0	0	181	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Others	559	559	1	0	269	288	0	0	0	0	0	0	0	0	0	1,163
[3M - 1Y [		71	71	14	17	36	4	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		80	80	23	0	47	8	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		153	152	12	0	42	99	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		146	146	34	0	40	72	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		617	617	17	0	126	475	0	0	0	0	0	0	0	0	0	
[10Y - more		114	114	0	0	0	114	0	0	0	0	0	0	0	0	0		
Total	1,740	1,739	100	17	559	1,060	0	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 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 Barthelemy, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
Raiffeisen Bank International AG

	As of 31/03/2020								As of 30/06/2020									
	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 Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									24,621	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	17,242	0	12	12	12	0	0	0	19,830	0	11	11	0	15	0	0	0	
Central banks	1,314	0	0	0	0	0	0	0	461	0	0	0	0	0	0	0	0	
General governments	12,098	0	0	0	5	0	0	0	15,067	0	0	0	0	8	0	0	0	
Credit institutions	2,443	0	0	0	0	0	0	0	2,951	0	0	0	0	0	0	0	0	
Other financial corporations	830	0	11	11	3	0	0	0	872	0	11	11	0	5	0	0	0	
Non-financial corporations	556	0	0	0	3	0	0	0	478	0	0	0	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	124,949	271	2,844	2,843	615	1,774	292	292	105,677	144	2,912	2,912	2,851	693	1,850	1,850	303	
Central banks	20,424	0	0	0	0	0	0	0	5,205	0	0	0	0	0	0	0	0	
General governments	1,523	0	2	2	2	2	0	0	1,596	0	2	2	2	2	2	2	0	
Credit institutions	9,791	0	4	4	0	4	0	0	3,920	0	2	2	2	0	2	2	0	
Other financial corporations	10,463	109	64	64	23	25	0	0	11,468	0	58	58	58	20	27	27	0	
Non-financial corporations	48,034	62	1,708	1,708	255	1,004	101	101	48,405	54	1,686	1,686	1,667	296	1,025	1,025	101	
of which: small and medium-sized enterprises at amortised cost	10,540	54	399	397	98	269	44	44	10,354	39	413	413	412	114	274	274	44	
of which: Loans collateralised by commercial immovable property at amortised cost	11,544	6	472	472	63	226	33	33	11,966	9	485	485	485	86	243	243	38	
Households	34,714	100	1,065	1,065	334	739	191	191	35,084	90	1,164	1,164	1,122	376	793	793	202	
of which: Loans collateralised by residential immovable property at amortised cost	22,133	24	451	424	145	271	171	171	22,523	13	464	464	438	153	277	277	179	
of which: Credit for consumption at amortised cost	9,321	65	470	468	160	355	1	1	9,243	70	538	538	532	176	406	406	1	
DEBT INSTRUMENTS other than HFT	142,191	271	2,855	2,855	626	1,774	292	292	150,129	144	2,923	2,923	2,851	708	1,850	1,850	303	
OFF-BALANCE SHEET EXPOSURES	44,397		121	121	129	19	1	1	45,050		250	250	250	91	55	55	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.

2020 EU-wide Transparency Exercise

Forborne exposures

Raiffeisen Bank International AG

	As of 31/03/2020						As of 30/06/2020					
	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		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
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	
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)	1,699	1,141	720	689	318		1,829	1,165	763	734	346	107
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		2	2	2	2	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	53	35	9	9	0		60	35	10	9	0	0
Non-financial corporations	1,153	854	532	513	79		1,233	869	572	554	88	37
of which: small and medium-sized enterprises at amortised cost	215	134	92	89	41		246	143	93	89	50	
Households	494	252	179	167	240		534	259	180	170	258	70
DEBT INSTRUMENTS other than HFT	1,699	1,141	720	689	318		1,829	1,165	763	734	346	
Loan commitments given	71	40	11	10	0		57	37	7	7	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0					

⁽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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Raiffeisen Bank International AG

(mln EUR)	As of 31/03/2020					As of 30/06/2020				
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted			
A Agriculture, forestry and fishing	1,443	22	1,438	28	0	1,473	24	1,465	32	0
B Mining and quarrying	1,740	91	1,740	79	0	1,688	98	1,688	86	0
C Manufacturing	10,659	296	10,659	226	0	11,114	287	11,111	251	0
D Electricity, gas, steam and air conditioning supply	1,731	172	1,731	125	0	1,668	150	1,668	112	0
E Water supply	299	2	299	4	0	351	2	351	4	0
F Construction	2,027	115	2,027	85	0	2,125	115	2,120	89	0
G Wholesale and retail trade	10,532	342	10,518	268	0	10,068	335	10,041	273	0
H Transport and storage	2,574	161	2,574	112	0	2,660	163	2,659	112	0
I Accommodation and food service activities	778	16	778	20	0	793	19	793	22	0
J Information and communication	1,559	29	1,559	26	0	1,523	29	1,523	28	0
K Financial and insurance activities	1,049	23	1,049	25	0	1,044	22	1,041	25	0
L Real estate activities	7,405	270	7,329	154	0	7,827	268	7,773	175	0
M Professional, scientific and technical activities	4,034	85	4,034	70	0	3,861	86	3,860	71	0
N Administrative and support service activities	1,143	67	1,141	18	0	1,137	72	1,135	21	0
O Public administration and defence, compulsory social security	9	0	9	0	0	12	0	12	0	0
P Education	54	2	54	2	0	51	1	51	2	0
Q Human health services and social work activities	613	4	613	7	0	628	4	628	7	0
R Arts, entertainment and recreation	129	2	129	2	0	131	2	131	3	0
S Other services	253	8	253	8	0	250	8	250	9	0
Loans and advances	48,034	1,708	47,935	1,259	0	48,405	1,686	48,298	1,321	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

Raiffeisen Bank International AG

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	577,623	9,349														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,239	7,021	118	4,021	218	55	155	230	131	10	101	99	34	60	16
of which: Households		3,563	3,469	41	1,732	94	12	53	125	76	3	54	49	2	23	11
of which: Collateralised by residential immovable property		2,521	2,456	34	1,230	65	9	35	71	39	2	24	32	1	19	4
of which: Non-financial corporations		3,631	3,507	76	2,278	124	44	102	105	55	7	47	50	32	37	6
of which: Small and Medium-sized Enterprises		1,647	1,594	22	917	53	21	32	60	31	1	24	29	14	18	6
of which: Collateralised by commercial immovable property		1,603	1,591	62	1,133	12	7	10	31	23	6	22	8	4	7	1

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.