



## Spring 2020 EU-wide Transparency Exercise

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Raiffeisen Bank International AG

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	10,408	10,862	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	10,408	10,862	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,635	12,092	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	11,635	12,092	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,666	14,032	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	13,666	14,032	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	77,821	77,882	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	77,821	77,882	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.37%	13.95%	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	13.37%	13.95%	(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	14.95%	15.53%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.95%	15.53%	(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	17.56%	18.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.56%	18.02%	(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) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	177,069	178,223	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	6.57%	6.78%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,635	12,092	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	11,545	12,001	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	177,069	178,223	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	177,069	178,223	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.7%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

Raiffeisen Bank International AG

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>13,666</b>	<b>14,032</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>10,408</b>	<b>10,862</b>	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	7,666	7,986	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	-2,652	-2,548	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-235	-263	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	457	499	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	10	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-704	-762	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	-9	-16	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	-9	-18	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 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-18	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	-68	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
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,228</b>	<b>1,230</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,137	1,139	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	90	90	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,635</b>	<b>12,092</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,030</b>	<b>1,940</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,794	1,698	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	236	242	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)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>77,821</b>	<b>77,882</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	9	16	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.37%</b>	<b>13.95%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.95%</b>	<b>15.53%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.56%</b>	<b>18.02%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>10,408</b>	<b>10,862</b>	[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)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.38%</b>	<b>13.95%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Raiffeisen Bank International AG

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	64,842	64,874	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	25,166	25,191	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	33,139	32,673	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	6,111	6,547	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	426	462	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,080	978	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	218	223	C 02.00 (R640, c010)
Settlement risk	164	44	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	688	653	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,160	3,309	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,913	2,024	C 02.00 (R530, c010)
Of which IMA	1,247	1,285	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	7,670	7,802	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,593	3,694	C 02.00 (R610, c010)
Of which advanced measurement approach	4,077	4,108	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	77,821	77,882	

## Spring 2020 EU-wide Transparency Exercise

### P&L

Raiffeisen Bank International AG

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	3,764	5,048
Of which debt securities income	299	396
Of which loans and advances income	3,047	4,107
Interest expenses	1,232	1,638
(Of which deposits expenses)	580	791
(Of which debt securities issued expenses)	202	265
(Expenses on share capital repayable on demand)	0	0
Dividend income	42	47
Net Fee and commission income	1,291	1,780
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	19	36
Gains or (-) losses on financial assets and liabilities held for trading, net	-459	-331
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	48	69
Gains or (-) losses from hedge accounting, net	-7	3
Exchange differences [gain or (-) loss], net	323	244
Net other operating income /(expenses)	-92	16
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,696</b>	<b>5,274</b>
(Administrative expenses)	2,009	2,840
(Depreciation)	271	377
Modification gains or (-) losses, net	-1	-2
(Provisions or (-) reversal of provisions)	44	149
(Commitments and guarantees given)	-3	44
(Other provisions)	47	105
Of which pending legal issues and tax litigation <sup>1</sup>		119
Of which restructuring <sup>1</sup>		23
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	84	192
(Financial assets at fair value through other comprehensive income)	1	0
(Financial assets at amortised cost)	84	192
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	35	163
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	47	160
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-9
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,294</b>	<b>1,703</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>981</b>	<b>1,297</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>981</b>	<b>1,297</b>
Of which attributable to owners of the parent	875	1,164

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

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Raiffeisen Bank International AG

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	20,568				24,288				IAS 1.54 (i)	
Financial assets held for trading	4,260	1,697	2,554	9	4,176	1,903	2,274	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	499	194	15	290	655	303	25	328	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	3,211	3,160	51	0	2,277	2,232	45	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,920	4,116	607	197	4,782	3,914	681	187	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	111,476				110,293				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	571	0	571	0	402	0	402	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	72				-5				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	4,913				5,017					
<b>TOTAL ASSETS</b>	<b>150,490</b>				<b>151,886</b>				<b>IAS 1.9(a), IG 6</b>	

<sup>(1)</sup> 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 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	
Financial assets at fair value through other comprehensive income	Debt securities	4,646	46	0	-4	-1	0	4,448	107	0	-1	-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	9,692	362	0	-5	-5	0	9,673	245	0	-4	-5	0	Annex V. Part 1.31, 44(b)
	Loans and advances	89,310	11,613	2,896	-185	-330	-1,873	87,587	12,248	2,862	-179	-337	-1,797	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Raiffeisen Bank International AG

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	6,071	5,788	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,922	1,843	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	127,288	128,726	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	364	282	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5	-36	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	877	1,007	IAS 37.10; IAS 1.54(l)
Tax liabilities	91	63	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	548	499	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 <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>137,155</b>	<b>138,172</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		2,834	2,215	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	121	75	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	205	285	Annex V.Part 1.31
Deposits	Central banks	1,973	2,462	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	14	28	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,072	3,230	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	951	960	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	25,490	21,049	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	6,142	3,596	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,332	11,211	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,143	4,709	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,300	34,572	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	23,649	24,938	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,549	46,803	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	29,630	31,420	Annex V.Part 1.42(f), 44(c)
Debt securities issued		13,771	13,789	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,861	2,867	Annex V.Part 1.37
Other financial liabilities		996	947	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>135,644</b>	<b>136,639</b>	





### Spring 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 30/09/2019		As of 31/12/2019		As of 30/09/2019										As of 31/12/2019										
Traded Debt Instruments	1,430	1,567	14	4	80	26							14	5	76	29								
Of which: General risk	621	701	14	4	80	26							14	5	76	29								
Of which: Specific risk	808	867	0	0	0	0							0	0	0	0								
Equities	146	158	0	0	0	0							0	0	0	0								
Of which: General risk	37	42	0	0	0	0							0	0	0	0								
Of which: Specific risk	63	65	0	0	0	0							0	0	0	0								
Foreign exchange risk	324	289	5	1	16	4							4	1	14	3								
Commodities risk	12	8	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>1,912</b>	<b>2,023</b>	<b>16</b>	<b>5</b>	<b>84</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,247</b>	<b>17</b>	<b>5</b>	<b>86</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,285</b>

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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	19,100	21,090	911		23,464	25,367	956	
	Regional governments or local authorities	1,634	1,616	101		1,246	1,249	101	
	Public sector entities	740	853	28		268	386	28	
	Multilateral Development Banks	1,058	1,751	0		992	1,703	0	
	International Organisations	955	955	0		688	687	0	
	Institutions	1,938	1,913	212		1,837	1,804	227	
	Corporates	7,536	5,626	5,341		7,636	5,788	5,506	
	of which: SME	2,625	2,007	1,733		2,523	1,968	1,699	
	Retail	9,913	7,645	5,486		10,386	7,962	5,718	
	of which: SME	1,687	1,387	793		1,734	1,423	815	
	Secured by mortgages on immovable property	13,514	13,280	7,422		13,597	13,390	7,455	
	of which: SME	945	920	399		951	936	404	
	Exposures in default	1,044	376	423	660	1,078	419	479	652
	Items associated with particularly high risk	70	70	102		93	93	139	
	Covered bonds	82	82	13		86	86	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	168	168	85		159	159	75		
Equity	1,138	1,138	1,862		1,151	1,151	1,816		
Other exposures	8,438	8,436	3,247		7,930	7,927	2,770		
<b>Standardised Total<sup>2</sup></b>	<b>67,329</b>	<b>65,000</b>	<b>25,234</b>	<b>917</b>	<b>70,619</b>	<b>68,170</b>	<b>25,281</b>	<b>896</b>	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRIA	Central governments or central banks	7,067	8,454	0		10,034	11,321	0	
	Regional governments or local authorities	162	185	0		154	180	0	
	Public sector entities	367	362	0		7	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,085	1,091	53		930	960	43	
	Corporates	831	695	670		845	708	688	
	of which: SME	123	90	81		110	83	76	
	Retail	423	358	269		450	379	284	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6,367	6,244	2,218		6,367	6,260	2,225	
	of which: SME	292	285	87		292	287	88	
	Exposures in default	36	18	18	18	33	21	21	12
	Items associated with particularly high risk	31	31	46		64	58	87	
	Covered bonds	28	28	5		31	31	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	164	164	81		154	154	71		
Equity	949	949	1,525		988	988	1,557		
Other exposures	3,639	3,638	873		3,338	3,338	836		
<b>Standardised Total<sup>2</sup></b>				<b>34</b>				<b>28</b>	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	20	20	10		21	21	10	
	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	3	3	3		16	16	16	
	Corporates	524	458	422		531	471	434	
	of which: SME	253	218	181		260	225	188	
	Retail	3,502	2,712	2,027		3,638	2,832	2,117	
	of which: SME	45	37	21		49	40	23	
	Secured by mortgages on immovable property	1,564	1,563	568		1,643	1,637	596	
	of which: SME	146	142	62		155	152	67	
	Exposures in default	147	37	44	109	160	45	48	115
	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	726	726	357		749	749	304		
<b>Standardised Total<sup>2</sup></b>				<b>161</b>				<b>170</b>	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CZECH REPUBLIC	Central governments or central banks	4,794	4,837	0		5,111	5,152	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	14	3		0	14	3	
	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	626	533	497		588	534	498	
	of which: SME	303	257	221		271	250	214	
	Retail	1,368	1,032	716		1,396	1,062	737	
	of which: SME	348	322	184		353	322	190	
	Secured by mortgages on immovable property	1,068	1,052	385		1,123	1,109	407	
	of which: SME	110	110	32		118	118	35	
	Exposures in default	65	29	32	33	64	28	31	34
	Items associated with particularly high risk	31	31	46		21	20	31	
	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	373	372	268		389	387	258		
<b>Standardised Total<sup>2</sup></b>				<b>47</b>				<b>48</b>	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	1,561	1,559	0		2,102	2,100	0	
	Regional governments or local authorities	10	10	2		10	10	2	
	Public sector entities	0	3	0		0	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		7	7	2	
	Corporates	396	332	305		405	358	331	
	of which: SME	189	177	150		191	181	154	
	Retail	725	575	364		752	599	381	
	of which: SME	447	374	214		455	380	217	
	Secured by mortgages on immovable property	67	66	29		68	67	31	
	of which: SME	61	60	27		65	63	29	
	Exposures in default	41	15	18	26	45	17	20	28
	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	75	75	187		49	49	122		
Other exposures	406	406	328		416	416	323		
Standardised Total <sup>2</sup>				37				39	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ROMANIA	Central governments or central banks	1,041	1,341	0		1,236	1,538	0	
	Regional governments or local authorities	221	202	40		225	204	41	
	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	2	2	0		4	4	1	
	Corporates	950	554	540		1,014	572	557	
	of which: SME	105	101	86		104	101	86	
	Retail	113	107	62		115	109	64	
	of which: SME	99	95	54		97	93	53	
	Secured by mortgages on immovable property	13	13	5		17	17	9	
	of which: SME	5	5	2		5	5	2	
	Exposures in default	9	3	4	5	13	6	6	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		4	4	4	
Equity	5	5	5		5	5	5		
Other exposures	806	806	255		722	722	163		
Standardised Total <sup>2</sup>				8				9	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
HUNGARY	Central governments or central banks	1,275	1,391	0		1,419	1,575	0	
	Regional governments or local authorities	44	29	6		26	30	6	
	Public sector entities	13	2	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	34	17		51	46	23	
	Corporates	308	276	268		250	219	211	
	of which: SME	52	52	45		52	52	44	
	Retail	94	24	17		182	57	42	
	of which: SME	23	4	2		27	4	2	
	Secured by mortgages on immovable property	84	79	29		18	16	6	
	of which: SME	2	1	0		2	1	0	
	Exposures in default	11	2	2	9	59	51	77	8
	Items associated with particularly high risk	0	0	0		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	65		51	51	53		
Other exposures	396	396	84		428	428	85		
Standardised Total <sup>2</sup>				15				11	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	9	235	0		9	205	0	
	Regional governments or local authorities	1,142	1,141	0		779	779	0	
	Public sector entities	245	245	0		144	144	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	215	210	36		180	171	44	
	Corporates	184	162	161		212	177	175	
	of which: SME	2	2	2		2	2	2	
	Retail	2	2	1		4	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	66	67	27		62	61	24	
	of which: SME	10	11	3		14	14	4	
	Exposures in default	14	6	6	8	13	5	5	8
	Items associated with particularly high risk	0	0	0		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	2	2	4		2	2	4		
Other exposures	13	13	13		12	12	12		
Standardised Total <sup>2</sup>				10				9	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Raiffeisen Bank International AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CROATIA	Central governments or central banks	799	799	7		997	997	7	
	Regional governments or local authorities	4	2	2		5	3	2	
	Public sector entities	2	2	2		5	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	2	
	Corporates	143	115	109		128	104	98	
	of which: SME	61	49	43		47	40	34	
	Retail	1,423	1,200	883		1,505	1,238	910	
	of which: SME	125	96	55		135	104	59	
	Secured by mortgages on immovable property	388	380	147		417	411	163	
	of which: SME	6	6	2		6	6	2	
	Exposures in default	102	23	25	78	98	27	28	68
	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	401	401	241		352	352	200		
<b>Standardised Total<sup>2</sup></b>				<b>118</b>				<b>107</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BULGARIA	Central governments or central banks	492	502	0		639	648	0	
	Regional governments or local authorities	17	14	6		15	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	170	164	151		174	169	157	
	of which: SME	91	86	73		91	87	76	
	Retail	94	69	46		96	71	48	
	of which: SME	40	33	19		39	32	18	
	Secured by mortgages on immovable property	15	14	9		19	18	10	
	of which: SME	3	2	1		2	2	1	
	Exposures in default	7	2	2	5	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	193	193	70		170	170	56		
<b>Standardised Total<sup>2</sup></b>				<b>8</b>				<b>9</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
POLAND	Central governments or central banks	32	32	3		32	32	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	4	4	1		3	3	1	
	Corporates	26	23	23		26	23	23	
	of which: SME	4	4	4		4	4	4	
	Retail	227	222	156		220	215	152	
	of which: SME	60	57	33		55	53	30	
	Secured by mortgages on immovable property	2,666	2,620	3,383		2,612	2,571	3,349	
	of which: SME	26	25	26		23	22	23	
	Exposures in default	248	103	115	145	248	87	93	161
	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	56	56	94		7	7	7		
<b>Standardised Total<sup>2</sup></b>				<b>197</b>				<b>207</b>	

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

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

(min EUR, %)		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted			Of which: defaulted			Of which: defaulted					
Consolidated data	Central banks and central governments	7,571	0	6,867	1,760	0	1	7,832	0	7,134	1,817	0	1
	Institutions	9,262	6	7,669	1,587	0	7	8,162	1	6,471	1,457	0	1
	Corporates	77,381	1,565	52,820	30,804	0	1,008	78,182	1,437	52,483	30,287	0	957
	Corporates - Of Which: Specialised Lending	6,214	336	5,628	3,623	0	115	5,334	269	4,819	3,261	0	144
	Corporates - Of Which: SME	9,975	231	6,428	5,202	0	177	10,037	218	6,213	5,086	0	154
	Retail	19,768	516	18,602	6,111	263	524	20,242	611	19,122	6,547	291	577
	Retail - Secured on real estate property	12,159	267	11,762	2,428	146	221	12,580	282	12,184	2,726	148	242
	Retail - Secured on real estate property - Of Which: SME	225	6	214	122	4	9	239	9	226	168	10	12
	Retail - Secured on real estate property - Of Which: non-SME	11,933	261	11,549	2,306	143	212	12,342	272	11,958	2,558	138	231
	Retail - Qualifying Revolving	1,921	23	1,315	277	5	32	1,969	29	1,410	296	8	32
	Retail - Other Retail	5,689	226	5,524	3,405	112	271	5,693	300	5,527	3,525	135	303
	Retail - Other Retail - Of Which: SME	932	35	872	447	16	38	948	48	885	521	28	44
	Retail - Other Retail - Of Which: non-SME	4,757	191	4,652	2,959	96	233	4,745	252	4,642	3,004	107	259
	Equity	286	1	286	426	0	299	299	1	299	462	0	0
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>					40,688							40,570

(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.

(min EUR, %)		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted			Of which: defaulted			Of which: defaulted					
AUSTRIA	Central banks and central governments	0	0	9	1	0	0	0	0	15	1	0	0
	Institutions	2,879	0	2,331	356	0	0	2,397	0	1,738	210	0	0
	Corporates	15,898	223	9,384	3,785	0	124	14,969	151	8,517	3,413	0	116
	Corporates - Of Which: Specialised Lending	710	54	675	381	0	3	564	2	526	406	0	9
	Corporates - Of Which: SME	52	1	43	29	0	0	58	1	29	24	0	0
	Retail	2	0	2	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	5	0	4	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	1	0	1	0	0	0	5	0	4	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	136	0	136	207	0	0	140	0	140	218	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).

(min EUR, %)		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted			Of which: defaulted			Of which: defaulted					
RUSSIAN FEDERATION	Central banks and central governments	2,096	0	2,096	340	0	0	2,250	0	2,250	365	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	11,998	96	7,880	4,579	0	66	12,521	110	8,758	4,532	0	82
	Corporates - Of Which: Specialised Lending	185	61	159	108	1	239	183	57	239	183	0	13
	Corporates - Of Which: SME	1,474	15	947	871	0	13	1,559	8	955	886	0	9
	Retail	34	0	33	6	0	0	26	0	26	4	0	0
	Retail - Secured on real estate property	29	0	29	4	0	0	24	0	23	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	29	0	29	4	0	0	24	0	23	3	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	1	1	0	0
	Retail - Other Retail	2	0	2	1	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	2	0	2	1	0	0	1	0	1	0	0	0
	Equity	8	0	8	20	0	0	12	0	12	29	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).

(min EUR, %)		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted			Of which: defaulted			Of which: defaulted					
CZECH REPUBLIC	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	349	0	510	54	0	0	145	0	256	39	0	0
	Corporates	6,622	74	4,997	3,254	0	56	5,888	64	3,715	3,005	0	46
	Corporates - Of Which: Specialised Lending	1,243	4	1,103	744	0	6	910	4	746	508	0	5
	Corporates - Of Which: SME	1,861	11	1,227	1,092	0	11	1,885	14	1,220	1,101	0	12
	Retail	5,214	86	4,872	1,364	12	96	5,422	128	5,134	1,457	13	124
	Retail - Secured on real estate property	3,713	32	3,619	727	3	36	3,855	61	3,766	736	5	57
	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	3,713	32	3,619	727	3	36	3,855	61	3,766	736	5	57
	Retail - Qualifying Revolving	572	10	360	83	1	11	587	10	426	91	2	11
	Retail - Other Retail	929	45	894	254	7	80	980	57	630	630	7	56
	Retail - Other Retail - Of Which: SME	426	19	390	199	4	20	445	24	408	278	5	22
	Retail - Other Retail - Of Which: non-SME	503	26	503	355	4	29	535	33	535	352	2	34
	Equity	2	0	2	4	0	0	2	0	2	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).

(min EUR, %)		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted			Of which: defaulted			Of which: defaulted					
SLOVAKIA	Central banks and central governments	16	0	16	1	0	0	16	0	16	1	0	0
	Institutions	190	0	181	21	0	0	143	0	143	12	0	0
	Corporates	5,278	38	3,419	2,339	0	60	5,044	86	3,102	2,120	0	60
	Corporates - Of Which: Specialised Lending	1,053	29	859	542	0	25	756	31	612	402	0	27
	Corporates - Of Which: SME	1,274	28	710	550	0	22	1,259	24	654	519	0	21
	Retail	6,621	109	6,441	1,180	28	97	6,727	114	6,547	1,400	31	101
	Retail - Secured on real estate property	5,268	59	5,266	680	13	47	5,379	59	5,377	850	15	48
	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	5,268	59	5,266	680	13	47	5,379	59	5,377	850	15	48
	Retail - Qualifying Revolving	293	6	187	31	2	6	289	6	194	37	2	6
	Retail - Other Retail	1,071	45	989	468	13	43	1,059	49	977	513	14	46
	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	1,071	45	988	468	13	43	1,059	49	977	513	14	46
	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).















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

Raiffeisen Bank International AG

As of 31/12/2019

		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)					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	0	0	0	7
[ 3M - 1Y [		1	1	0	0	0	1	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	
[ 2Y - 3Y [		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		26	26	0	0	0	26	0	0	0	0	0	0	0	0	0	
[ 10Y - more		121	121	0	0	0	121	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>160</b>	<b>160</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>160</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Others	4	4	1	0	2	2	0	0	0	0	0	0	0	0	888	
[ 3M - 1Y [		30	25	1	0	23	6	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		61	61	16	0	39	6	0	0	0	0	0	0	0	0		
[ 2Y - 3Y [		107	107	9	0	47	51	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		49	49	16	0	3	30	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		128	128	24	0	10	93	0	0	0	0	0	0	0	0		
[ 10Y - more		116	116	3	0	0	113	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>494</b>	<b>489</b>	<b>70</b>	<b>0</b>	<b>124</b>	<b>301</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

(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.

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Raiffeisen Bank International AG

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
<b>Debt securities (including at amortised cost and fair value)</b>	<b>18,165</b>	<b>0</b>	<b>12</b>	<b>12</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>17,072</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>
Central banks	1,263	0	0	0	0	0	0	1,497	0	0	0	0	0	0
General governments	12,825	0	0	0	7	0	0	11,585	0	0	0	4	0	0
Credit institutions	2,513	0	0	0	0	0	0	2,491	0	0	0	0	0	0
Other financial corporations	821	0	12	12	3	0	0	865	0	11	11	3	0	0
Non-financial corporations	743	0	0	0	4	0	0	634	0	0	0	3	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>120,040</b>	<b>332</b>	<b>3,100</b>	<b>2,968</b>	<b>516</b>	<b>1,872</b>	<b>364</b>	<b>122,785</b>	<b>223</b>	<b>2,938</b>	<b>2,911</b>	<b>515</b>	<b>1,799</b>	<b>337</b>
Central banks	14,166	0	0	0	0	0	0	18,997	0	0	0	0	0	0
General governments	1,697	0	2	2	1	2	0	1,173	0	2	2	2	2	0
Credit institutions	10,784	4	9	9	0	9	0	10,148	0	4	4	0	4	0
Other financial corporations	11,384	48	48	45	15	27	1	9,973	0	64	64	11	32	0
Non-financial corporations	47,066	104	1,901	1,889	176	1,092	98	46,632	149	1,726	1,724	180	999	114
of which: small and medium-sized enterprises at amortised cost	10,895	40	426	416	64	279	49	10,897	48	432	429	65	281	55
Households	34,942	175	1,140	1,023	323	742	265	35,862	75	1,142	1,117	321	761	224
<b>DEBT INSTRUMENTS other than HFT</b>	<b>138,205</b>	<b>332</b>	<b>3,111</b>	<b>2,979</b>	<b>531</b>	<b>1,872</b>	<b>364</b>	<b>139,857</b>	<b>223</b>	<b>2,949</b>	<b>2,922</b>	<b>526</b>	<b>1,799</b>	<b>337</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>44,896</b>		<b>122</b>	<b>118</b>	<b>104</b>	<b>19</b>	<b>1</b>	<b>47,590</b>		<b>294</b>	<b>199</b>	<b>137</b>	<b>36</b>	<b>1</b>

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Raiffeisen Bank International AG

	As of 30/09/2019					As of 31/12/2019					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>2,188</b>	<b>1,502</b>	<b>860</b>	<b>835</b>	<b>472</b>	<b>1,811</b>	<b>1,204</b>	<b>740</b>	<b>707</b>	<b>327</b>	<b>327</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	49	16	12	10	0	52	35	9	9	0	0
Non-financial corporations	1,558	1,128	636	625	188	1,243	898	544	522	75	75
of which: small and medium-sized enterprises at amortised cost	252	163	107	104	44	211	139	91	89	35	35
Households	582	358	212	200	284	515	271	187	176	252	252
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,188</b>	<b>1,502</b>	<b>860</b>	<b>835</b>	<b>472</b>	<b>1,811</b>	<b>1,204</b>	<b>740</b>	<b>707</b>	<b>327</b>	<b>327</b>
<b>Loan commitments given</b>	<b>33</b>	<b>16</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>67</b>	<b>38</b>	<b>25</b>	<b>24</b>	<b>0</b>	<b>0</b>

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

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

**Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	1,548	25	1,547	27	0	1,549	23	1,549	25	0
B Mining and quarrying	1,848	67	1,848	84	0	1,766	51	1,766	65	0
C Manufacturing	10,597	301	10,593	228	0	10,545	285	10,538	213	0
D Electricity, gas, steam and air conditioning supply	1,780	209	1,780	121	0	1,758	178	1,758	113	0
E Water supply	307	3	307	3	0	311	2	311	3	0
F Construction	2,086	146	2,086	107	0	2,064	135	2,059	103	0
G Wholesale and retail trade	10,419	376	10,393	272	0	10,038	356	10,019	261	0
H Transport and storage	2,658	129	2,657	106	0	2,598	161	2,598	88	0
I Accommodation and food service activities	812	36	812	16	0	850	36	850	17	0
J Information and communication	1,523	53	1,523	41	0	1,649	32	1,649	27	0
K Financial and insurance activities	1,104	23	1,100	24	0	1,119	23	1,116	24	0
L Real estate activities	6,505	367	6,465	129	0	6,814	297	6,770	144	0
M Professional, scientific and technical activities	3,835	93	3,833	70	0	3,468	89	3,468	62	0
N Administrative and support service activities	941	57	941	24	0	1,005	40	1,002	15	0
O Public administration and defence, compulsory social security	9	0	9	0	0	10	0	10	0	0
P Education	52	1	52	1	0	69	2	69	2	0
Q Human health services and social work activities	625	4	624	6	0	608	4	608	6	0
R Arts, entertainment and recreation	163	2	163	1	0	151	2	151	2	0
S Other services	255	8	255	7	0	258	9	258	8	0
<b>Loans and advances</b>	<b>47,066</b>	<b>1,901</b>	<b>46,987</b>	<b>1,269</b>	<b>0</b>	<b>46,632</b>	<b>1,726</b>	<b>46,548</b>	<b>1,179</b>	<b>0</b>

(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.